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Trends in Employee-Benefit Plans, 1954-59: Part I
Coverage of Ministers Under Old-Age, Survivors,
and Disability Insurance

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In this issue:

	Page
Social Security in Review:	
President's messages	1
The year in review	2
Trends in Employee-Benefit Plans, 1954-59: Part I, by Alfred M. Skolnik	
Coverage of Ministers Under Old-Age, Survivors, and Disability Insurance, by Saul Weidman	18
Recent Publications	22
Current Operating Statistics	24

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Social Security in Review

PRESIDENT'S MESSAGES

EARLY in February, President Kennedy sent to Congress two messages—one proposing measures to stimulate the Nation's economic recovery and growth and the other presenting his proposals on health and hospital care. Both include recommendations making changes in the programs under the Social Security Act.

In his message on the national economy, sent to Congress February 2, the President proposed a temporary program for extending the duration of State unemployment insurance benefits. The extended benefits, financed by advances from Federal funds, would be payable for half (up to a maximum of 13 weeks) of the duration under State law. Unemployed workers who exhausted regular benefits after October 31, 1960, would be eligible. The President added that a permanent "program of Federal legislation designed to revise and strengthen the benefit and financing provisions of the system" would be recommended to Congress by the end of March.

President Kennedy made five proposals liberalizing the old-age, survivors, and disability insurance program. These proposals would (1) raise the minimum monthly benefit for the retired worker from \$33 a month to \$43; (2) pay actuarially reduced benefits to men beginning at age 62; (3) reduce the number of quarters of coverage required for insured status to 1 quarter out of every 4 elapsing after 1950, instead of 1 out of 3; (4) increase the aged widow's benefit from 75 percent to 85 percent of her husband's benefit amount; and (5) make disability insurance benefits payable after the worker has been totally disabled for 6 months, even though it is expected that he will eventually recover.

Aid to dependent children would be temporarily extended, under President Kennedy's pro-

posals, to include the child of a needy unemployed worker—"for example, a person who has exhausted unemployment benefits and is not receiving adequate local assistance. . . . Temporary action is recommended pending completion of a study of a permanent program to aid needy children and certain other groups now excluded from the Federal-State public assistance programs."

On February 9, President Kennedy delivered to Congress his recommendations relating to a health program. Although only a part of the responsibility for meeting the problems of health care rests with the Federal Government, he pointed out, "its powers and resources make its role essential in four areas for improving health care: social insurance, facilities, personnel, and research."

To help meet the high cost of ill health in old age, the President recommended use of the present old-age, survivors, and disability insurance

	December 1960	November 1960	December 1959
OLD-AGE, SURVIVORS, AND DISABILITY INSURANCE			
Monthly benefits in current payment status:			
Number (in thousands).....	14,645	14,731	13,704
Amount (in millions).....	\$936.3	\$924.9	\$845.1
Average old-age benefit (retired worker).....	\$74.04	\$74.02	\$72.78
Average old-age benefit awarded in month.....	\$73.96	\$73.42	\$82.26
PUBLIC ASSISTANCE			
Recipients (in thousands):			
Old-age assistance.....	2,332	2,332	2,394
Medical assistance for the aged.....	15	12	-----
Aid to dependent children (total).....	3,061	3,034	2,953
Aid to the blind.....	108	108	109
Aid to the permanently and totally disabled.....	374	372	350
General assistance (cases).....	431	385	399
Average payments:			
Old-age assistance.....	\$69.15	\$68.81	\$65.99
Medical assistance for the aged.....	195.75	191.06	-----
Aid to dependent children (per recipient).....	30.06	29.79	29.03
Aid to the blind.....	73.17	72.80	71.31
Aid to the permanently and totally disabled.....	67.63	66.85	64.94
General assistance (per case).....	71.50	60.80	60.51

system. He explained that the program would be one of "prepayment of health costs with absolute freedom of choice guaranteed. Every person will choose his own doctor and hospital."

Under President Kennedy's proposal, all persons aged 65 and over who are eligible for old-age, survivors, and disability insurance or railroad retirement benefits would be entitled to (1) up to 90 days of inpatient hospital services in a single spell of illness, with the patient paying the first \$90; (2) up to 180 days of skilled nursing-home services after discharge from a hospital; (3) hospital outpatient clinic diagnostic services for all costs in excess of \$20; and (4) community visiting-nurse services and related home health services for a limited time.

To improve the health of the Nation's children, the President recommended establishment in the National Institutes of Health of a new National Institute of Child Health and Human Development, which would include a center for research in child health. He also urged an increase in appropriations for the existing programs of maternal and child health services, crippled children's services, and child welfare services administered by the Children's Bureau.

THE YEAR IN REVIEW

ABOUT 7.1 million persons were receiving aid under the five public assistance programs in December 1960—236,000 more than in December 1959. After increasing by 175,000 in January-March, the total number of recipients declined 332,000 during the following 5 months. The increase of 393,000 in the last 4 months of the year reflected largely the impact of unfavorable employment conditions. Among the programs, the year's greatest changes in number of recipients were the increases of 127,900 in aid to dependent children and 133,000 in general assistance.

Total Payments Higher in Four PA Programs

Total expenditures for assistance, including vendor payments for medical care, amounted to \$3,808 million in 1960—\$128 million or 3.5 percent more than in 1959. In aid to dependent children, total payments rose \$60 million or 6.0 percent;

in old-age assistance, \$49 million or 2.6 percent; in aid to the permanently and totally disabled, \$28 million or 10.8 percent; and in aid to the blind, \$4 million or 3.9 percent. In the State and/or locally financed programs of general assistance, total payments (excluding vendor payments for medical care) declined \$22 million or 6.4 percent. Payments under the new federally aided program of medical assistance for the aged totaled \$5 million.

In December 1960, recipients of old-age assistance numbered 2.3 million—2.6 percent less than in December 1959. Forty-eight States were aiding fewer persons than a year earlier. The national average payment per recipient rose from \$65.99 in December 1959 to \$69.15 in December 1960.

The first payments under the new program of medical assistance for the aged were made in November, when Massachusetts, Michigan, and West Virginia made such payments in behalf of 11,800 persons; Oklahoma began making payments in December. Of the 14,700 aged persons aided under this program in December, 12,900 were reported by Massachusetts. In that State, most recipients of medical assistance for the aged were formerly receiving care in medical institutions under the program of old-age assistance.

December Rise in ADC and GA Caseloads Reflects Increased Unemployment

During 1960 the national recipient load in aid to dependent children dropped only in the summer months, and the December total (3.1 million) was 4.3 percent higher than that a year earlier. The December 1960 increase in number of recipients was the largest December increase in 11 years and reflected in part the impact of increased unemployment. In half the States the number of recipients rose more than 5.0 percent from December 1959 to December 1960. The largest decreases (12-14 percent) occurred in Florida, Louisiana, and Texas, where restrictive policies resulted in smaller caseloads. The national average payment per recipient rose from \$29.03 in December 1959 to \$30.06 in December 1960.

In aid to the blind, 107,600 persons received assistance in December 1960, a slight decline from the number a year earlier. During the year the

national average payment per recipient rose \$1.86, to \$73.17.

For the Nation as a whole, 373,900 recipients of aid to the permanently and totally disabled were on the rolls in December 1960, compared with 350,300 a year earlier. Iowa established a program of aid to the permanently and totally disabled in January; there are now 50 jurisdictions administering such programs. The average payment per recipient rose from \$64.94 in December 1959 to \$67.63 in December 1960.

The total number of cases (431,000) and the total number of persons (1,240,000) receiving general assistance in December 1960 were 7.8 percent and 12.0 percent, respectively, larger than the corresponding totals for December 1959. The 1960 high of 436,000 cases was reached in March. Successive monthly declines during April-July reduced the caseload to 353,000. After July the movement was upward, with the marked December increase of 46,000 in the number of cases reflecting the impact of rising unemployment as well as seasonal influences. The national average payment per general assistance case was \$71.59 in December 1960, \$2.08 higher than that a year earlier.

Many States Raise PA Payments

In response to the continued rise in living costs during 1960, a number of States acted to raise the level of payments to individual recipients. In both old-age assistance and aid to the per-

manently and totally disabled, about a third of the States with maximums on individual monthly payments to recipients raised their maximums. Similar action was taken by a fourth of the States with maximums in aid to the blind and a fifth of those with maximums in aid to dependent children. Cost standards were raised in a number of States, and a few States made less stringent the percentage reductions they apply to assistance payments.

Some States broadened the scope of coverage of medical care provided through vendor payments, and a few States began making such payments in one or more programs. Nebraska and Nevada, which had limited payments in aid to dependent children to children under age 16, extended this type of aid to children aged 16 and 17.

Annual Growth in OASDI Beneficiary Rolls at 5-Year Low

By the end of 1960, about 14.8 million persons were receiving monthly benefits under the old-age, survivors, and disability insurance program. The increase for the year (1.1 million or 8 percent) was slightly smaller than that in 1959 and was less than in any year since 1955. Almost half the increase was in old-age (retired-worker) benefits. Benefits payable to disabled workers and their dependents accounted for 20 percent of the increase and benefits for aged widows or widowers, 13 percent. The growth in the number of beneficiaries ranged from 49 percent for dis-

	December 1960	November 1960	December 1959	Calendar year	
	1960	1960	1959	1960	1959
Civilian labor force, ¹ total (in thousands).....	70,549	71,213	69,276	70,612	69,394
Employed.....	66,009	67,182	65,099	66,681	65,581
Unemployed.....	4,540	4,031	3,577	3,931	3,813
Personal income (in billions, total seasonally adjusted at annual rates) ²	\$406.7	\$409.0	\$393.9	\$404.2	\$383.3
Wage and salary disbursements.....	271.1	273.6	265.0	272.5	258.2
Proprietors' income.....	48.7	48.8	47.5	47.5	46.5
Personal interest income, dividends, and rental income.....	54.3	54.2	50.9	53.2	49.2
Social insurance and related payments.....	25.0	24.8	22.2	23.2	21.2
Public assistance.....	3.3	3.3	3.2	3.2	3.2
Other.....	13.6	13.6	13.1	13.6	12.8
Less: Personal contributions for social insurance.....	9.2	9.2	8.0	9.3	7.8
Consumer price index, ³ all items (1947-49 = 100).....	127.5	127.4	125.5	126.5	124.6
Food.....	121.4	121.1	117.8	119.7	118.3
Medical care.....	158.0	157.9	153.2	156.2	150.8

¹ Bureau of the Census and Bureau of Labor Statistics. Beginning January 1960, data include Alaska and Hawaii.

² Data exclude Alaska and Hawaii, except that personal income includes pay of Federal personnel stationed abroad.

³ Data from the Office of Business Economics, Department of Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1960*, page 1, table 1.

⁴ Bureau of Labor Statistics.

abled workers and their dependents to 5 percent for parents and for wives or husbands of retired-worker beneficiaries.

Monthly Benefits Total \$936 Million

Monthly benefits in current-payment status at the end of December totaled \$936.3 million—about 11 percent more than the monthly rate at the end of 1959. The growth in the number of beneficiaries accounted for most of the increase. A contributing factor was the 1960 legislation increasing the benefit for each child of a deceased worker to three-fourths of the primary insurance amount (subject to the family maximum). The change was effective with benefits for December 1960. About 400,000 children in survivor-beneficiary families having at least two children and with the total family benefit less than the maximum had their monthly benefits increased by a total amount of about \$4 million.

About 11.8 million men aged 65 or over and women aged 62 or over were receiving monthly benefits at the end of 1960—almost 800,000 more than in December 1959. Two-thirds of the aged beneficiaries were retired workers receiving old-age benefits; their average monthly benefit was \$74.04—an increase of \$1.26 from the average a year earlier. Persons receiving wife's or husband's benefits made up 18 percent of the aged group; those receiving widow's or widower's benefits, 13 percent; and those receiving parent's benefits, less than 1/2 of 1 percent. An increase of 226,000 for the 12 months brought to almost 2.6 million the number of mothers and children receiving monthly benefits (including disabled persons receiving child's benefits who were disabled before reaching age 18).

Fewer Awards in 1960

In 1960 about 2.3 million monthly benefits were awarded. Although the total was somewhat less than the number awarded in 1959, it was more than in any other year except 1957. Included in the total were 982,000 old-age benefits awarded to retired workers, 416,000 child's benefits, and 394,000 wife's or husband's benefits. The record

number of 208,000 benefits awarded to disabled workers stemmed mainly from the 54,000 awards made in November and December to disabled workers under age 50. About 59,000 wives, husbands, and children of these workers were also awarded benefits. About 44,000 benefits attributable to the liberalized insured-status provision in the 1960 amendments were included in the year's awards.

About 809,000 lump-sum death payments were awarded in 1960. This number was only 46,000 less than the record number in 1959 and more than that in any other year. Almost 779,000 deceased workers were represented in these awards; the average lump-sum benefit per worker was \$210.98.

Total Benefit Payments Double in 4 Years

Monthly and lump-sum benefits paid in 1960 totaled \$11,245 million—almost double the amount paid only 4 years earlier. Old-age and survivors insurance monthly benefit payments totaled \$10,512 million, 9 percent more than in 1959. Disability insurance monthly benefit payments rose 24 percent to a total of \$568 million. Lump-sum death payments amounted to \$164 million, about \$7 million less than in the preceding year. The total amount of benefits paid since the beginning of the program reached \$62.9 billion by the end of 1960.

A period of disability was established during 1960 for 185,000 workers of all ages, about 6,000 more than in 1959. About 22,000 disabled persons aged 18 or over who had applied for child's benefits were found to have a disability that began before they had reached age 18; the number was almost 13,000 smaller than that in 1959. From July 1955 to December 1960, about 1,035,000 workers and dependent children were found to be severely disabled and to meet the disability requirements of the law.

About 281,000 applications for benefits were filed in December, 30,000 less than in November. More than 11 1/4 million applications were filed in the 4-month period September–December 1960; many of these applications resulted from provisions in the 1960 amendments to the Social Security Act.

Trends in Employee-Benefit Plans, 1954-59: Part 1

by ALFRED M. SKOLNIK*

The Social Security Administration has presented periodic reviews, starting with data for 1954, of major developments in employee-benefit plans that have been sponsored and underwritten by private organizations to meet the contingencies of old age, death, accident, disability, unemployment, and the costs of medical care. This year the review is in two parts. The first, which appears below, continues the annual statistical series on coverage, contributions, and benefits under these plans and discusses the trends in the type and scope of benefits provided under health insurance plans. The second part, which will appear in the May Bulletin, examines the trends in benefits under welfare plans and retirement plans.

A REVIEW of developments among employee-benefit plans from 1954 through 1959 reveals the following major trends:

1. All major types of plans have increased their coverage and the amounts for contributions and benefits.
2. Growth in coverage has kept ahead of the growth in the labor force for every major type of employee benefit, but the rate of growth has been declining for such benefits as hospitalization and temporary disability insurance.
3. Contributions as a percentage of aggregate wages and salaries have increased for every major type of employee benefit, but some slackening in the rate of increase has been noted for plans providing temporary disability benefits and surgical and regular medical expense insurance.
4. New kinds of employee benefits have been introduced and experimented with. Some—for

example, supplemental unemployment benefits, variable-annuity plans, and group long-term disability insurance—have made relatively slow gains, and others, such as comprehensive major medical insurance, severance pay, and dental care plans, have grown rapidly.

5. Life insurance has supplanted hospital insurance as the most common type of protection provided employees through their place of employment, but health insurance plans continue to account for an ever-increasing portion of the contribution and benefit dollar.

6. The spread of health insurance coverage has been featured by the addition of benefits for dependents of covered employees and the extension of surgical, regular medical, and major medical expense insurance to employees and dependents having hospitalization insurance.

7. Cash benefits allowed individuals under health insurance and temporary disability insurance plans have shown a steady increase, reflecting mainly efforts to keep up with rising medical care costs and wage rates but also efforts to improve the adequacy of benefits.

8. The increased scope of protection provided under health plans has been concentrated on provisions for extending the duration of benefits for hospital stays, for extending regular medical benefits to include coverage for physicians' services in the home and office as well as in the hospital, and for meeting the costs of catastrophic illnesses and injuries.

9. There has been a trend toward making advance arrangements for the continuance of health insurance protection after retirement. Under collective-bargaining agreements, the increase in the proportion of covered employees having their health benefits continued after retirement has averaged from one to two percentage points a year.

10. Insurance plans providing temporary disability benefits under collective bargaining have shown some tendency to pay graduated benefits rather than flat benefits and to extend the dura-

*Division of Program Research, Office of the Commissioner. The material was prepared with the assistance of Julius W. Hobson, of the Division of Program Research. For previous articles in this series, see the *Bulletin* for March of 1958, 1959, and 1960.

tion of benefits beyond 13 weeks. Increased supplementation of workmen's compensation payments and use of paid sick-leave plans to supplement benefits paid by group insurance have featured the development of wage-loss protection against sickness.

11. The average face value of group life insurance certificates has tended to increase at a faster pace than annual earnings; the trend toward extending coverage to retired workers and the dependents of those workers who are still employed has continued.

12. A shift in the method of funding, from insured plans to "trusteed" plans, continues to prevail among private pension plans. Among insured plans, deposit administration plans have grown more rapidly than group annuity contracts and individual annuity policies.

13. Provisions for early retirement and disability retirement have been growing in importance, with a significant increase in the number of plans permitting early retirement solely at the employee's option.

14. In computing retirement benefits, the trend has been in the direction of substituting "final average pay" formulas for "career average pay" formulas, increasing the flat dollar amount or percentage of compensation credited for each year of service, eliminating or reducing the old-age, survivors, and disability insurance "offset," and adopting minimum benefit formulas. Under collectively bargained plans, retirement benefit formulas based solely on length of service have grown at the expense of formulas that provide flat amounts or gear benefits to both earnings and length of employment.

15. The level of prospective retirement benefits has steadily increased in relation to preretirement earnings—the result in no small part of liberalizations enacted in the old-age, survivors, and disability insurance program.

16. The trend has continued toward giving an employee a vested right to retain accumulated pension credits even though he may leave his job before normal retirement age. The union-negotiated plans in the mass-production industries are the latest to adopt such provisions.

17. Employers, now financing 85 percent of the costs of private pension plans, have been assuming an ever-increasing share of the cost of health and welfare plans.

TABLE 1.—Estimated number of wage and salary workers and their dependents covered under employee-benefit plans,¹ by type of benefit, December 31, 1954 and 1956-59

[In millions]					
Type of benefit	1954	1956	1957	1958	1959
Total					
All wage and salary workers:					
Life insurance and death benefits ²	30.9	37.8	40.5	41.8	44.8
Accidental death and dismemberment ³	14.0	17.3	18.4	18.7	19.7
Hospitalization ⁴	75.3	89.0	93.9	95.0	98.1
Written in compliance with law.....	1.4	1.6	1.6	1.5	1.5
Surgical.....	65.2	82.0	87.8	89.5	93.5
Regular medical ⁵	38.1	54.6	60.7	63.6	69.7
Major medical expense ⁶	1.9	8.3	12.4	16.2	20.3
Wage and salary workers in private industry:					
Temporary disability ⁷	22.9	25.2	25.8	24.9	25.3
Written in compliance with law.....	6.7	7.1	7.2	6.9	6.9
Supplemental unemployment benefits ⁸	2.0	1.9	1.7	1.7	1.9
Retirement ⁹	14.2	16.8	18.2	19.0	20.2
Employees					
All wage and salary workers:					
Life insurance and death benefits.....	29.8	35.5	37.8	39.0	41.8
Accidental death and dismemberment.....	14.0	17.3	18.4	18.7	19.7
Hospitalization.....	31.1	35.6	37.1	37.2	38.3
Written in compliance with law.....	1.4	1.6	1.6	1.5	1.5
Surgical.....	27.8	33.2	35.0	35.2	36.7
Regular medical.....	17.0	22.7	24.9	25.7	28.1
Major medical expense.....	.8	3.6	5.1	6.3	7.8
Wage and salary workers in private industry:					
Temporary disability.....	22.9	25.2	25.8	24.9	25.3
Written in compliance with law.....	6.7	7.1	7.2	6.9	6.9
Supplemental unemployment benefits.....	2.0	1.9	1.7	1.7	1.9
Retirement.....	14.2	16.8	18.2	19.0	20.2
Dependents¹⁰					
All wage and salary workers:					
Life insurance and death benefits.....	1.1	2.3	2.7	2.8	3.0
Hospitalization.....	44.2	53.4	56.8	57.8	59.8
Surgical.....	38.4	48.8	52.8	54.3	56.8
Regular medical.....	21.1	31.9	35.8	37.9	41.6
Major medical expense.....	1.1	4.7	7.3	9.9	12.5

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Group and wholesale life insurance coverage (Institute of Life Insurance, *Group Insurance Coverages in the United States, 1954, 1956-59*) and self-insured death benefit plan coverage (based on data for various trade-union, mutual benefit association, and company-administered plans).

³ Data from the Institute of Life Insurance (see footnote 2).

⁴ Data from *Extent of Voluntary Health Insurance Coverage in the United States* (Health Insurance Council, 1954 and 1956-59) and from the Institute of Life Insurance (see footnote 2). In estimating number of employees covered under plans other than group insurance and union and company plans, 75 percent of all subscribers assumed to be employees. Data for hospitalization, surgical, and regular medical coverage include employees and their dependents covered by group major medical expense insurance under both supplementary and comprehensive plans.

⁵ Includes private hospital plans written in compliance with State temporary disability insurance law in California, shown separately in the next line.

⁶ Represents coverage under group supplementary and comprehensive major medical insurance underwritten by commercial insurance companies. Comprehensive insurance, which includes both basic hospital-surgical-medical benefits and major medical expense protection in the same contract, covered 2,431,000 employees and 4,022,000 dependents in 1959.

⁷ Includes formal sick-leave plans; also includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line. Data from the Health Insurance Council (see footnote 4).

⁸ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances, except when financed by supplemental unemployment benefit funds.

⁹ Estimated by the Division of the Actuary, Social Security Administration. Includes pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing the Federal railroad retirement program. Data exclude annuitants.

¹⁰ Dependents' benefits not shown for accidental death and dismemberment, temporary disability, supplemental unemployment benefits, and retirement plans.

1959 EXPERIENCE

Recovering from the 1958 recession, most types of employee-benefit plans showed an accelerated growth in 1959 but failed for the most part to equal the rates of increase attained in the prerecession year 1957. This pattern of growth is especially reflected in the data on coverage and contributions. Less affected by the business cycle were benefit outlays, which for most plans showed somewhat steady, although declining, rates of increase for 1957, 1958, and 1959.

Coverage

Life insurance, which surpassed hospitalization insurance as the most common form of employee protection in 1957, continued to hold its lead in 1959, when it covered about 42 million employees (table 1). When dependents' coverage is also considered, however, more than twice as many persons were protected by hospitalization insurance (98 million by the end of 1959) as by life insurance (45 million). The number of employees and their dependents covered by surgical expense insurance (93 million) and by regular

medical expense insurance (70 million) also exceeded the number having life insurance under employee-benefit plans in 1959.

For every type of employee-benefit plan, coverage was higher in 1959 than in 1958 and the annual increase in the number of employees and dependents covered for 1959 equaled or exceeded the increase of the preceding year. The 1959 increases for the most part, however, failed to match those of the prerecession year 1957.

Hospitalization insurance, for example, added only 1.1 million employees to its rolls in 1959, compared with 1.5 million in 1957; surgical insurance added 1.5 million in 1959 but 1.8 million in 1957. The number of employees in retirement plans increased by 1.2 million in 1959 but by 1.4 million in 1957. Life insurance was the only major type of employee benefit that had 1959 advances that exceeded those of 1957, both absolutely and relatively. For temporary disability and supplemental unemployment benefits, the 1959 increase was not sufficient to bring coverage to a level higher than that in 1957.

In general, the same situation has developed with respect to dependents' benefits, although the coverage of dependents has been increasing at a

TABLE 2.—Coverage and contributions under employee-benefit plans,¹ by type of benefit, in relation to employed wage and salary labor force and payroll, 1954 and 1956-59

Year	Life insurance and death	Accidental death and dismemberment	Hospitalization	Surgical	Regular medical	Major medical expense	Temporary disability, including formal sick leave	Supplemental unemployment	Retirement
Covered employees as percent of all wage and salary workers ²							Covered employees as percent of wage and salary workers in private industry ³		
1954	56.2	26.4	58.7	52.5	32.1	1.5	49.0	-----	31.0
1956	62.5	30.4	62.8	58.5	40.0	6.3	51.3	4.1	34.2
1957	66.0	32.2	64.8	61.2	43.5	9.0	52.2	3.6	36.9
1958	69.8	33.4	66.6	63.0	46.1	11.3	52.0	3.6	39.8
1959	72.5	34.1	66.4	63.6	48.7	13.6	51.2	3.8	40.9
Employer and employee contributions as percent of all wages and salaries ⁴							Employer and employee contributions as percent of wages and salaries in private industry ⁵		
1954	0.40	0.02	0.66	0.37	0.01	0.47	0.07	0.07	2.13
1956	.46	.02	.74	.41	.04	.47	.07	.07	2.16
1957	.48	.02	.79	.45	.07	.50	.09	.09	2.31
1958	.53	.03	.85	.47	.12	.62	.06	.06	2.38
1959	.58	.03	.90	.48	.14	.60	.06	.06	2.43

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Coverage of private and public employees related to average number of private and government full-time and part-time employees—67.7 million in 1959 (Table VI-14 in *U.S. Income and Output, A Supplement to the Survey of Current Business*, 1958, and in *Survey of Current Business*, National Income Number, July 1960).

³ Coverage of private employees related to wage and salary employed labor

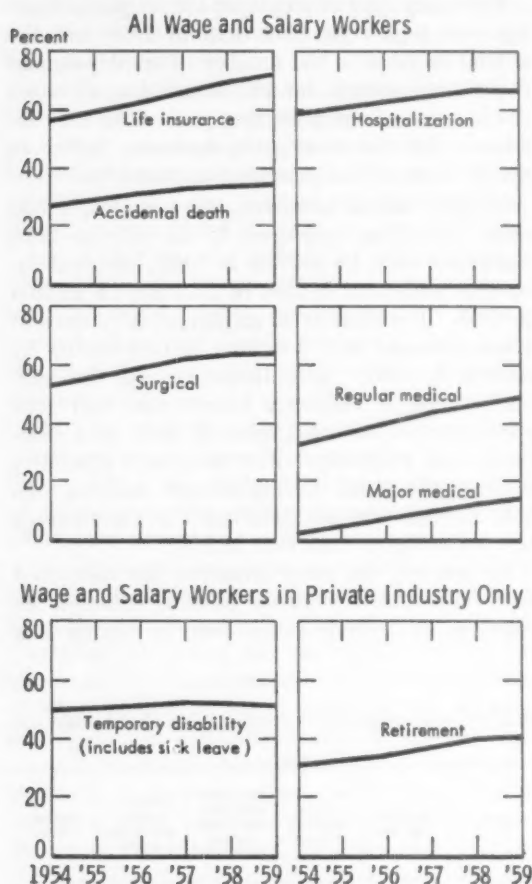
force in private industry—49.4 million in 1959 (from table VI-14 in sources listed in footnote 2).

⁴ Amounts for private and public employees related to private and government wages and salaries—\$248.3 billion in 1959 (from table VI-2 in sources listed in footnote 2).

⁵ Amounts for private employees related to wages and salaries in private industry—\$212.9 billion in 1959 (from table VI-2 in sources listed in footnote 2).

⁶ Data on contributions for surgical and regular medical benefits not available separately.

CHART 1.—Workers covered under employee-benefit plans as a percent of employed wage and salary labor force, 1954–59



much faster rate than that of employees. Not one type of employee-benefit plan experienced an increase in its number of covered dependents that exceeded the increase in 1957.

The slackening in the rate of expansion of employee-benefit plans is also apparent when employee coverage is related to the entire wage and salary labor force (table 2 and chart 1).¹ In fact,

¹ The proportion of wage and salary workers having various kinds of group health insurance may be somewhat understated to the extent that working wives choose coverage through their husband's group plan rather than their own. Under the Federal Employees Health Benefits Act, for example, about 2.5 percent of the eligible employees did not enroll because they were covered under a plan sponsored by the employer of a spouse or parent.

there was little or no change from 1958 to 1959 in the proportion of the employed labor force covered by plans providing hospital and temporary disability benefits. There had been no relative increase in temporary disability coverage in the preceding year as well, but for hospitalization the leveling-off was unprecedented and may indicate the initiation of a period when the growth in such coverage will no more than keep pace with the growth in the labor force.

Most other employee-benefit plans registered increases in 1959 coverage that exceeded the growth in the employed labor force but did not equal the advances of previous years. Thus, by the end of 1959, life insurance covered 72 percent of the Nation's employed wage and salary labor force—2 percentage points higher than the number covered a year earlier. The increase was less, however, than the percentage increases in each of the preceding 4 years. Surgical expense insurance increased its employee coverage from 63 percent to 64 percent of the Nation's labor force in 1959; again, this increase was the lowest of the period under review. Plans affording regular medical benefits and those providing major medical benefits both reported advances in coverage as a percentage of the labor force. The increases, though matching those of the preceding year, were the lowest of the 4-year period.

For private pension plans, which covered 41 percent of the wage and salary labor force in private industry in 1959 and 40 percent in 1958, the increase was a far cry from the 3 percentage points gained in 1957 and in 1956.

The year 1959 saw continuation of the trend toward providing more complete medical care protection to persons who have basic hospital expense insurance. In 1954, 3.3 million more employees and 5.8 million more dependents had hospitalization insurance than surgical expense insurance; by 1959 this gap had narrowed to 1.6 million employees and 3.0 million dependents.

The rapid growth of regular medical and major medical expense insurance is another indication of this trend toward broadening the base of health insurance protection. From 1954 to 1959, plans providing regular medical benefits added 11.1 million employee participants. This was the greatest numerical growth for any type of employee benefit except life insurance. Dependents' coverage under regular medical expense insurance

gained 20.5 million—the greatest increase in any plan.

Major medical expense coverage, though not matching in number the growth of regular medical expense coverage, showed the largest percentage gain of all types of employee plans. At the end of 1959, major medical expense insurance covered almost 10 times as many employees as in 1954 and 11 times as many dependents. The rate of expansion is not surprising in view of the recent development of this type of plan.

Contributions

As in preceding years, private pension plans in 1959 were responsible for the largest single share of employer and employee contributions to employee-benefit plans (table 3). Of the estimated total of \$11.7 billion contributed to all benefit plans in 1959, \$5.2 billion or 44 percent was used to finance retirement benefits. Next in order of magnitude were premiums for hospitalization (19 percent), life insurance (12 percent), and surgical and regular medical insurance (10 percent). Temporary disability insurance, which in 1956 had slipped behind life insurance and surgical and regular medical expense insurance for the first time, continued to trail in 1959, with contri-

butions amounting to 9 percent of the total.

Combined employer-employee contributions rose 11.2 percent in 1959, more than twice the increase of the preceding year but less than that of the prerecession year 1957, when contributions rose 13.1 percent. For two of the programs—life insurance and hospitalization—the increases were greater in 1959 than in 1957. These greater-than-average rates of growth may be partly attributed, in the case of life insurance, to the increasing number of employees and dependents covered and, in the case of hospitalization insurance, to the costs of hospital services, which are rising steadily and at a faster rate than the costs for any other category of medical care.

All plans except major medical expense insurance and supplemental unemployment benefits reported greater dollar increases in contributions in 1959 than in 1958. The increases were particularly significant in the area of life insurance, hospital care, and retirement protection, where contributions continued to rise at a faster pace than wages and salaries.

Table 2 shows that retirement contributions advanced 5 cents per \$100 of wages and salaries in private industry (from \$2.38 in 1958 to \$2.43 in 1959) and that life insurance and hospitalization plans each reported 1959 advances of 5 cents per \$100 of aggregate wages and salaries. These

TABLE 3.—Estimated total employer and employee contributions ¹ under employee-benefit plans, ² by type of benefit, 1954 and 1956-59

[In millions]					
Type of benefit	1954	1956	1957	1958	1959
Total.....	\$6,998.7	\$8,752.8	\$9,901.4	\$10,389.3	\$11,651.8
Benefits for all wage and salary workers:					
Life insurance and death benefits ³	741.1	994.6	1,103.6	1,214.4	1,436.4
Accidental death and dismemberment ⁴	33.5	49.7	55.5	60.9	66.0
Hospitalization ⁵	1,221.4	1,032.2	1,805.5	1,944.9	2,230.3
Surgical and regular medical ⁶	684.2	897.5	1,021.3	1,075.5	1,186.9
Major medical expense ⁷	18.0	94.0	169.0	266.0	357.0
Benefits for wage and salary workers in private industry:					
Temporary disability, including formal sick leave ⁸	760.5	888.8	905.5	1,022.6	1,070.2
Written in compliance with law.....	178.1	177.8	\$18.8	\$24.1	\$26.6
Supplemental unemployment benefits ⁹		125.0	170.0	125.0	125.0
Retirement ¹⁰	3,440.0	4,100.0	4,580.0	4,680.0	5,180.0

¹ Excludes dividends in group insurance, except for 1954 contributions for temporary disability, hospitalization, surgical and regular medical, and major medical expense benefits.

² Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

³ Group and wholesale life insurance premiums (Institute of Life Insurance, *Group Insurance Coverages in the United States, 1954 and 1956-59*) and self-insured death benefit costs (based on data for various trade-union, mutual benefit association, and company-administered plans).

⁴ Data from Institute of Life Insurance (see footnote 3).

⁵ Data from "Voluntary Health Insurance and Private Medical Care Expenditures, 1948-59," *Social Security Bulletin*, December 1959. In estimating contributions for employees under plans other than group insurance and union and company plans, 75 percent of subscription income attributed to employed groups.

⁶ Includes private hospital plans written in compliance with State temporary disability insurance law in California; separate data not available for these plans.

⁷ Unpublished data from the Health Insurance Association of America. Represents premiums for group supplementary and comprehensive major medical insurance underwritten by commercial insurance carriers.

⁸ Data from "Income-Loss Protection Against Short-Term Sickness: 1948-59," *Social Security Bulletin*, January 1961. Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line.

⁹ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances, except when financed by supplemental unemployment benefit funds. For the steel industry plans, includes accruals of contingent liability contributions as well as regular contributions.

¹⁰ Estimated by the Division of the Actuary, Social Security Administration. Includes contributions to pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing Federal railroad retirement program.

gains, however, did not exceed those of the preceding year.

Other plans also experienced a slackening in the annual rate of increase. The 1-cent rise in surgical and regular medical expense insurance contributions as a percentage of payroll in 1959 and the 2-cent rise in major medical insurance contributions were only half the increases of the preceding year. Contributions to plans providing temporary disability benefits, while showing a small dollar rise from 1958 to 1959, actually dropped in terms of payroll (from 52 cents per \$100 of private wages and salaries to 50 cents per \$100).

National data on the distribution of contribution costs between employers and employees are lacking for the different types of employee benefits, except retirement protection. The Office of Business Economics, Department of Commerce, makes estimates of the amount contributed by employers to private pension and welfare funds; in 1959 the amount was \$7.9 billion. If from this amount is subtracted the estimated amount contributed by employers to pension plans—\$4.4 billion—the remainder of \$3.5 billion will represent their contributions to health and welfare plans. Subtracting the \$3.5 billion from the total employer-employee contributions for health and welfare benefits (after excluding sick-leave costs, which are not included in the Department of Commerce estimates) leaves an estimate of employee contributions to health and welfare plans in 1959 of \$2.6 billion. The breakdown is shown below.

[In billions]

Type of plan	Total contributions	Employer contributions	Employee contributions
All plans.....	\$11.3	\$7.9	\$3.4
Pension plans.....	5.2	4.4	.8
Health and welfare plans.....	6.1	3.5	2.6

According to these estimates, employers assumed 57 percent of the cost of health and welfare benefits in 1959 (70 percent if pension costs are included). These proportions may be compared with a Senate subcommittee estimate for 1954 that employers bore 45 percent of the cost of health and welfare plans, excluding sick leave

(an estimated 66 percent when pension costs are added).²

Benefits

Of the estimated total of \$7.0 billion expended under employee-benefit plans in 1959, hospitalization benefits of \$2.1 billion accounted for the largest share, with retirement benefits of \$1.5 billion next (table 4). It is not surprising that this relationship is the reverse of that found with respect to contributions. Long-term retirement plans, most of which are of recent origin and not yet matured, have a substantially greater income than outgo in their early years because of the necessity of building up reserves for future benefits and of amortizing the cost of past service credits. Hospital and medical care plans, in contrast, need only small contingency reserves for short-term benefits and expend much more of their current income for benefits.

Primarily because of the sharp growth of major medical insurance, health insurance plans have been consuming an ever-increasing portion of the benefit dollar. The major medical programs, which accounted for less than 1 percent of benefits in 1954, took 5 percent by 1959 (chart 2). Other health plans, while steadily increasing their dollar expenditures, have no more than maintained their relative shares of the total. The other program that increased its portion of the benefit dollar was retirement insurance, which absorbed 22 percent of all disbursements in 1959 and 20 percent in 1954.

Life insurance benefits, which exceeded temporary disability benefits for the first time in 1959, were responsible for 14 percent of the total outlay in 1959, compared with 15 percent in 1954. Showing the greatest relative drop in payments were temporary disability benefits, which in 1954 accounted for 18 percent of the total and in 1959 for only 13 percent.

Benefit expenditures appear to be less influenced than contributions and coverage by the business cycle. Disbursements under all types of

² U.S. Senate, Committee on Labor and Public Welfare, *Welfare and Pension Plans Investigation: Final Report . . . Submitted by Its Subcommittee on Welfare and Pension Funds* (S. Rept. 1734, 84th Cong., 2d sess., 1956), page 84.

employee-benefit plans increased by about the same amount—\$700 million—in each of the years 1958 and 1959, with a slightly greater increase (\$770 million) in 1957.

It is not to be expected that benefit expenditures will be unduly influenced by short-term changes in business conditions, since in many cases they represent the fulfillment of earlier obligations. Thus, retirement plans reported a constant increase in disbursements during the 3 years (ranging from 13 percent to 17 percent). All types of health benefits combined have also increased at a fairly steady pace, though the 1958 rate of increase (12 percent) was less than that of 1957 (17 percent) and 1959 (13 percent). The rapid growth of major medical expense insurance, which so far shows little inclination to be affected by the business cycle, and the rising costs of medical care have apparently offset any effect that a declining rate of increase in enrollment for basic hospital-surgical-medical insurance might have on benefit expenditures.

A recession is more likely to affect disbursements under temporary disability insurance and paid sick-leave plans than under health plans because of the closer association between eligibility for benefits and current employment status. Thus, from 1956 to 1957, benefits for temporary disability increased 9 percent, practically leveled off in 1958, and registered a 6-percent increase with the 1959 recovery.

As may be expected, supplemental unemployment benefits are affected the most by business conditions. During the recession year 1958, benefits rose sharply to an estimated \$145 million. With the recovery of 1959, they dropped back to an estimated \$65 million. In 1957, benefits amounted to \$20 million, but not all the plans were fully in effect for that year.

HEALTH PLAN CHARACTERISTICS

Health employee-benefit plans are designed to help workers and their dependents meet in part the cost of hospital services, physicians' charges for surgery and nonsurgical care in and out of the hospital, drugs, nursing care, and other medical care items. Historically, separate plans were developed to provide these benefits—hospital ex-

pense insurance, surgical expense insurance, regular medical expense insurance, and major medical expense insurance. In this article, the presentation of data on health plans follows this traditional classification.³

A relatively recent development has been the comprehensive type of major medical expense insurance, which eliminates the basic hospital-surgical-medical plans by combining in one contract the basic protection with the major medical protection. Many of the plans adopted under the Federal Employees Health Benefits Act exemplify this type of packaging. In the coverage data presented in this article, workers with comprehensive major medical insurance are counted as also having basic hospital, surgical, and regular medical expense protection. Benefits and contributions under comprehensive insurance, however, are included in the data for "major medical expense" rather than distributed among the other categories of health plans.

Hospital Benefits

Hospital benefits may take the form of cash indemnity benefits or service benefits, or a combination of the two. Under plans providing for cash indemnity benefits, workers are reimbursed for the cost of (1) room and board up to a fixed amount per day for a specified period and (2) ancillary or "extra" services, limited to an amount that is usually related to the maximum amount of the daily benefit. Under plans providing for service benefits, the hospitals are compensated directly by the plan for the full costs of specified room-and-board accommodations and extra services for specified periods. The combination plans generally pay a cash allowance for room and board and provide specified hospital extras on a service basis.

Half the employees having hospital protection through their job in 1959 were insured through group insurance contracts issued by commercial insurance carriers. Generally, these contracts

³The data on major medical expense insurance refer exclusively to the coverage provided by commercial insurance carriers. Comparable coverage provided by Blue Cross-Blue Shield and prepayment group-practice plans are included in the tables under the hospital, surgical, and regular medical expense data.

provide for cash indemnity benefits. Forty-four percent of the employees were covered by group contracts issued by nonprofit Blue Cross plans and certain Blue Shield plans. These plans generally provide service benefits. The remaining 6 percent of the employees with hospital expense protection were subscribers to or members of "independent" prepayment plans, which usually make their own direct arrangements with hospitals or actually operate their own hospitals.

This distribution by type of organization underwriting hospital insurance has changed somewhat since 1954, when commercial carriers were responsible for 46 percent of the coverage, Blue Cross-Blue Shield plans for 47 percent, and the independent plans for 7 percent.

Some indication of the trend in the scope and nature of hospital benefits may be observed from continuing studies made by the Bureau of Labor Statistics of 300 health and insurance plans under collective bargaining. Of the 300 plans in effect as of late 1955 and early 1959, 271 were common to both studies.⁴ Each of the plans covered at least 1,000 workers; in total, they provided benefit coverage to almost 5 million workers. Virtu-

ally every major industry was represented in the sample. It is estimated that almost two-fifths of the workers having hospitalization insurance are in plans that have been brought within the scope of collective-bargaining agreements.

During the period studied, the major changes noted were provisions for longer hospital stays, increases in cash allowances, and extension of benefits to dependents and future retired workers.

In 1955 under cash indemnity plans, the maximum number of full-benefit days most frequently provided, in terms of number of employees covered, was 31; by 1959 it had increased to 70 days. Under the service plans the most frequent duration for both years was 120 days, with the proportion of employees having this amount of protection rising from two-thirds to three-fourths.

Under cash indemnity plans, the average daily room-and-board allowance for employees increased from \$11.12 in 1955 to \$13.18 in 1959. As a result of the increases in both the daily allowances and in the number of days during which benefits are payable, the average maximum allowance available per hospital stay under cash plans increased from \$781 to \$1,000.

Less noticeable were the changes in benefits provided for such ancillary or "extra" hospital services as the use of the operating room, surgical dressings, antibiotics, and various laboratory services. Under plans providing cash allow-

⁴ Bureau of Labor Statistics, *Health and Insurance Plans Under Collective Bargaining: Hospital Benefits, Early 1959* (Bulletin No. 1274), 1960, and *Analysis of Health and Insurance Plans Under Collective Bargaining, Late 1955* (Bulletin No. 1221), 1957.

TABLE 4.—Estimated benefits paid under employee-benefit plans,¹ by type of benefit, 1954 and 1956-59

		(In millions)				
Type of benefit		1954	1956	1957	1958	1959
Total.....		\$3,527.5	\$4,826.0	\$5,595.9	\$6,290.2	\$6,966.8
Benefits for all wage and salary workers:						
Life insurance and death benefits ²		515.6	662.8	798.2	875.3	947.6
Accidental death and dismemberment ³		25.1	30.5	36.7	42.3	43.0
Hospitalization ⁴		1,079.9	1,495.4	1,714.1	1,892.7	2,107.6
Written in compliance with law.....		6.1	6.3	6.8	8.5	8.9
Surgical and regular medical ⁵		552.6	757.9	876.9	929.1	1,024.2
Major medical expense ⁶		10.0	67.0	131.0	233.0	332.0
Benefits for wage and salary workers in private industry:						
Temporary disability, including formal sick leave ⁷		624.3	707.4	869.0	872.8	927.4
Written in compliance with law.....		132.0	151.2	178.1	183.7	190.5
Supplemental unemployment benefits ⁸			5.0	20.0	145.0	65.0
Retirement ⁹		720.0	1,010.0	1,150.0	1,300.0	1,520.0

¹ Plans whose benefits flow from the employment relationship and are not underwritten or paid directly by government (Federal, State, or local). Excludes workmen's compensation required by statute and employer's liability.

² Group and wholesale insurance benefits (Institute of Life Insurance, *Life Insurance Fact Book*, 1960, and estimates made by the Social Security Administration) and self-insured death benefits (based on data for various trade-union, mutual benefit association, and company-administered plans).

³ Unpublished data from the Institute of Life Insurance.

⁴ Data from "Voluntary Health Insurance and Private Medical Care Expenditures, 1948-59," *Social Security Bulletin*, December 1960. In estimating benefits paid to employees under plans other than group insurance and union and company plans, 75 percent of benefit expenditures attributed to employed groups.

⁵ Includes private hospital plans written in compliance with State temporary disability insurance law in California, shown separately in next line.

⁶ Unpublished data from the Health Insurance Association of America. Represents benefits paid under group supplementary and comprehensive major medical insurance underwritten by commercial insurance carriers.

⁷ Data from "Income-Loss Protection Against Short-Term Sickness: 1948-59," *Social Security Bulletin*, January 1961. Includes private plans written in compliance with State temporary disability insurance laws in California, New Jersey, and New York, shown separately in next line.

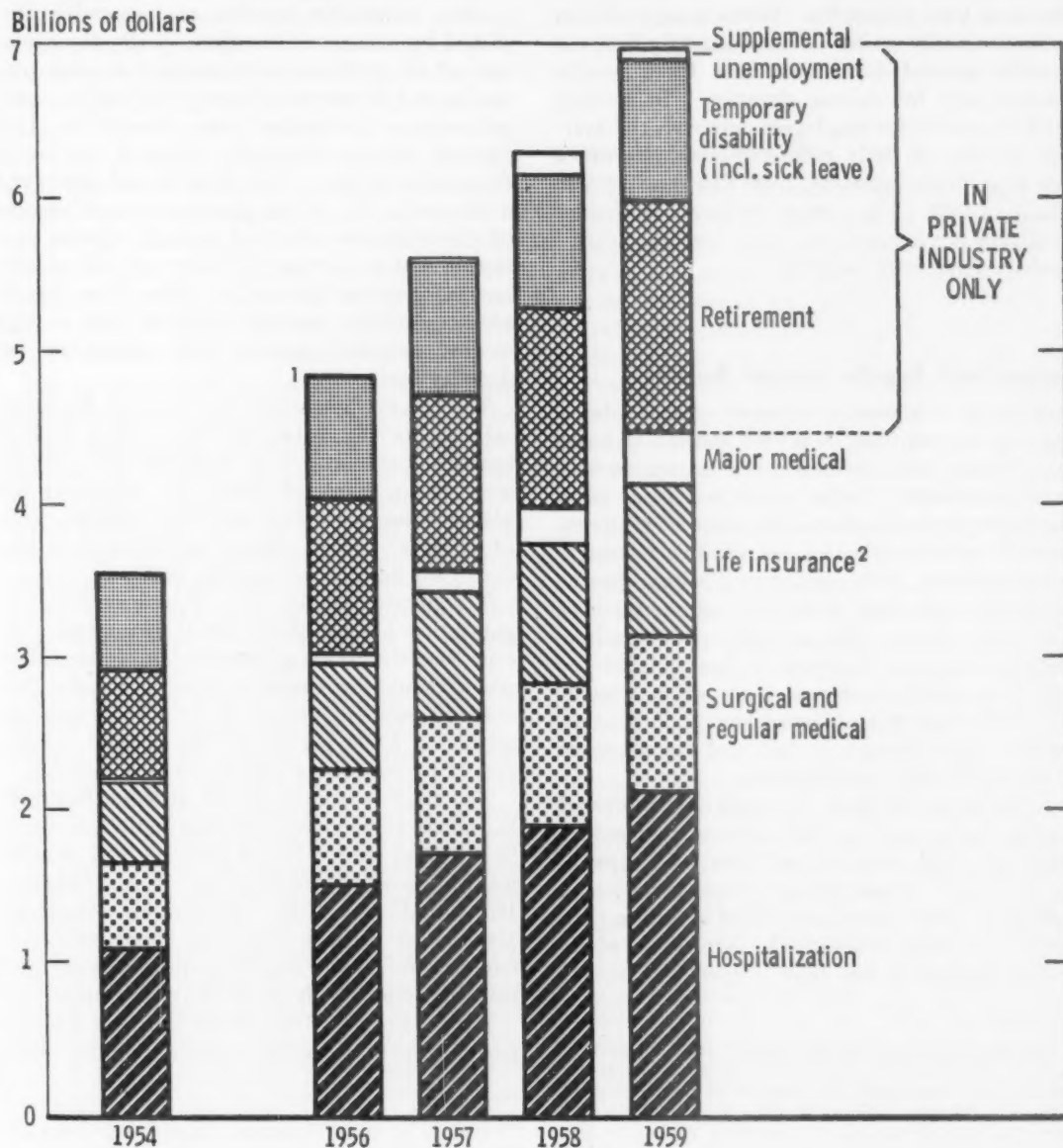
⁸ Based on trade-union and industry reports. Excludes dismissal wage and separation allowances, except when financed from supplemental unemployment benefit funds.

⁹ Estimated by the Division of the Actuary, Social Security Administration. Includes benefits paid under pay-as-you-go and deferred profit-sharing plans, plans of nonprofit organizations, union pension plans, and railroad plans supplementing Federal railroad retirement program.

ances, about nine-tenths of the employees in both the 1955 and 1959 studies received full reimbursement for hospital extras up to a fixed maximum; two-fifths of this group received additional reimbursement on a percentage basis after the fully reimbursable amount had been exhausted. The

average fully reimbursable maximum specified in 1959 was \$300—\$13 more than in 1955. Under plans providing a service benefit, slightly more than four-fifths of the employees in both years were entitled to specified extras for the entire benefit period; the others were under plans that

CHART 2.—Estimated benefits paid under employee-benefit plans, by type of benefit, 1954 and 1956-59



¹ Supplemental unemployment benefits of \$5 million paid in 1956.

² Includes accidental death and dismemberment benefits.

paid the full cost of specified services for part of the benefit period and partial reimbursement (usually 50 percent) for the remainder.

A standard feature of hospital plans in both studies was hospital benefits for dependents of employees. The proportion of employees having such additional protection rose from 86 percent in 1955 to 96 percent in 1959. Most of these plans provided employees and their dependents with the same level of benefits. Where some variation existed, usually under cash indemnity plans, the benefits allowed dependents were for a smaller amount and for shorter duration. In keeping with the trend for employees, however, the average amount of daily room-and-board allowance for dependents increased, from \$10.31 in 1955 to \$12.79 in 1959. The average maximum allowance available per hospital stay also rose during this period—from \$673 to \$912.

Surgical and Regular Medical Benefits

Surgical and regular medical expense⁵ benefits may be provided on a cash indemnity basis, on a service basis, or on a combined service-cash indemnity basis. Under a cash indemnity plan, the employee is reimbursed for the cost of operations in accordance with a fee schedule for surgical procedures. For regular medical expense he is allowed a specified amount for each physician's visit at the home, office, or hospital; the allowance is sometimes limited to a fixed amount per day, to a stated number of visits, or to a maximum dollar amount. These amounts do not necessarily cover charges in full, and the employee is responsible for the difference.

Under a service plan, the employee is covered for the full cost of specified services rendered by physicians and surgeons, who are paid directly by the plan. Under the combined service-cash indemnity plan (sometimes called a service plan with an income limitation), employees whose annual income is less than a specified amount

(most commonly \$4,000-\$7,500 for family coverage) receive service benefits—that is, the participating physicians and surgeons agree to accept the amount of reimbursement shown in the fee schedule as payment in full for services. Workers whose income is more than the specified amount must pay any difference between the amount provided by the plan and the surgeon's or physician's charges.

Cash indemnity benefits are generally furnished by commercial carriers. Fifty-three percent of all employees with surgical expense protection and 45 percent of those with regular medical expense protection were covered in 1959 through group insurance contracts purchased from such carriers. The Blue Shield plans and a number of Blue Cross plans covered 40 percent of the employees who had surgical expense protection and 46 percent of those who had regular medical expense protection. The Blue Shield plans generally provide surgical and regular medical expense insurance on a service-cash indemnity basis.

The remaining employees—7 percent for surgical benefits and 9 percent for regular medical benefits—were covered by “independent” prepayment plans, many of which are group-practice plans. These plans tend to provide a broad range of surgeons' and physicians' services both in and out of the hospital on a service basis.

The distribution by type of underwriting organization has remained relatively constant, except that the coverage provided by independent plans, though increasing in absolute number, has declined percentagewise. In 1954, such coverage accounted for 8 percent of the surgical benefits and 11 percent of the regular medical benefits.

The BLS continuing study of 300 collectively bargained plans gives some information on trends in the type and level of surgical and regular medical benefits provided as of late summer 1959⁶ and late 1955. Collectively bargained plans cover perhaps two-fifths of all employees having surgical and regular medical expense protection through their place of employment.

The studies show that there has been a slight move in the direction of extending regular medi-

⁵ The term “regular medical expense” refers to medical expense, other than the cost of hospital care and surgery, that does not come under the category of “major medical expense.” Regular medical benefits invariably include protection against the cost of physicians' visits in a hospital and in many cases coverage for visits at home or at the physician's office.

⁶ Bureau of Labor Statistics, *Health and Insurance Plans under Collective Bargaining: Surgical and Medical Benefits, Late Summer 1959* (Bulletin No. 1280), 1960.

cal benefits to treatment outside the hospital (out-of-hospital care). In 1955, 46 percent of the employees with regular medical expense coverage for physicians' visits in the hospital (in-hospital care) also had protection for physicians' visits at home or in the office, and by 1959 the proportion had risen to 49 percent.

Under both surgical and regular medical expense plans there have been constant increases in cash allowances, reflecting for the most part the rise in medical care costs. The maximum schedule allowance provided for the most expensive operation under the cash indemnity and service-cash indemnity plans averaged \$307 for employees in late summer 1959, compared with \$263 in late 1955. For two of the more common surgical procedures—an appendectomy and a tonsillectomy—the average allowances for employees in 1959 were \$144 and \$50; in 1955, the averages were \$128 and \$43. The averages under the service-cash indemnity plans were slightly higher than under the cash indemnity plans.

The proportion of employees covered by cash indemnity and service-cash indemnity plans that allowed \$4 or more for a physician's hospital visit rose from 68 percent in 1955 to 75 percent in 1959. The increase in plans making the same allowance for office visits was from 55 percent to 58 percent. In the case of home visits, which are generally reimbursed at a higher level than either hospital or office visits, the proportion of employees under plans that paid \$5 or more rose from 71 percent in 1955 to 83 percent in 1959.

The maximum amount payable to employees covered by cash indemnity and service-cash indemnity plans for physicians' visits during a single disability or a specified period averaged \$517 in 1959 and \$459 in 1955. Relatively more employees in 1959 than in 1955 were under plans that applied these maximums to each disability rather than to all visits during a 6- or 12-month period.

Surgical and regular medical expense plans under collective bargaining, like hospital expense plans, have continued to extend their benefits to dependents of active workers and to future retired workers, according to the Bureau of Labor Statistics. Thus, in the Bureau's 1959 study, 97 percent of the employees having surgical protection and 92 percent of those with regular medical protection were under plans that extended such

benefits to dependents. In the 1955 study, the percentages were 84 and 75, respectively.

In both years most workers and their dependents received identical surgical and regular medical benefits. Where variation existed, dependents generally received smaller cash allowances or had their regular medical benefits restricted to in-hospital care. Nevertheless, the amounts allowed dependents for surgical procedures and physicians' visits have been on the rise, like those allowed employees.

Major Medical Benefits

Major medical expense insurance, one of the newest forms to be developed by private insurance companies, helps pay the especially heavy costs of catastrophic or prolonged illness—in and out of the hospital and including such items as private-duty nursing care, drugs and medications, medical appliances, and X-rays.⁷ These plans use a "co-insurance" feature, whereby the insured person, after paying an initial "deductible" amount of \$25-\$500, pays a fixed percentage (usually 20-25 percent) of all specified medical care expenses. The insurance covers the rest up to a maximum dollar amount—commonly \$5,000-\$10,000.

Two types of group major medical insurance are found—supplemental and comprehensive. The former is designed to supplement the existing basic hospital-surgical-medical insurance, paying out benefits only after benefits under the basic plan are exhausted and a specified "corridor" deductible amount has been paid by the insured. The comprehensive type of major medical insurance combines both the basic and the major medical protection in the same package and applies the deductible and co-insurance principles to "basic" as well as "major" medical expenses.

⁷ Some Blue Cross-Blue Shield plans also offer major medical expense coverage, often under the name "extended benefits." Most prepayment group-practice plans also provide "comprehensive care" that includes most of the types of expenses covered by major medical insurance contracts. Because separate data on extended benefits and comprehensive care under these plans are not available, the data on major medical expense insurance in the tables are confined to the coverage provided by commercial insurance companies.

According to the Institute of Life Insurance,⁸ the supplemental type plans still cover most of the employees who have group major medical insurance—69 percent at the end of 1959. The comprehensive plans, however, have been increasing at a faster rate than the supplementary plans; in 1954 they covered only 3 percent of the total number insured under major medical policies. This trend is further reflected in the fact that, for each year since 1956, more new contracts have been issued for comprehensive coverage than for the supplemental type of coverage.

Coverage After Retirement and During Lay-Off

Historically, coverage under health insurance plans has usually been dependent upon a worker's remaining on the active payroll. Under Blue Cross-Blue Shield plans the individual, upon leaving his job, could convert to individual insurance within specified periods, but often at higher rates that he had to pay entirely by himself. Commercial insurance companies lately have begun to offer similar conversion privileges.

A recent development has been the practice of continuing coverage of the retired worker as a member of the existing group. According to the Bureau of Labor Statistics, there was a significant increase—almost a doubling—from 1955 to 1959 in the number of collectively bargained plans that provided active employees with hospital, surgical, and regular medical benefits after retirement.

In terms of employees, however, the gains have been less pronounced. The proportion of employees who would have their hospital protection continued after retirement rose from 36 percent in the 1955 BLS study to 42 percent in the 1959 study; for surgical benefits, the advance was from 35 percent to 41 percent, and for regular medical benefits, it was from 40 percent to 44 percent—an average gain of 1-2 percentage points a year.

To offset the higher costs of providing elderly persons with health benefits, plans may reduce benefits by various methods. They may, for example, convert the maximum allowances to a lifetime limit after retirement or restrict the type of

services provided or the amounts allowed for specified services. Of those employees who were under plans that extended hospital benefits to retired workers, about 1 out of 4 in the 1959 study would have their benefits curtailed after retirement; for surgical and regular medical benefits, the proportion was about 1 in 5.

The financing may also be different for retired workers and for active workers. In the 1959 study, four-fifths of the employees (under collectively bargained plans that extended health benefits to retired workers) whose preretirement benefits were jointly financed would have their method of financing benefits changed after retirement. In 3 out of 4 cases the worker, once he retired, would have to bear the entire cost of his coverage. When the preretirement benefits were paid for solely by the employer, however, only one-tenth of the employees were required to make some financial contribution toward coverage after retirement.

The present relatively high level of unemployment in the country also raises concern over the extent to which arrangements have been made for continuing health coverage of the employee when he is laid off temporarily. The BLS study of health insurance plans under collective bargaining found in 1959 that about half the plans terminated coverage immediately or by the first of the month following the date of separation when active employment ceased because of lay-off. Of the plans that specifically provided for continuing coverage for more than a month, about one-third extended coverage for more than 6 months but usually required the employee to bear the entire cost.

TECHNICAL NOTE

"Employee-benefit plan" is defined in this article as any type of plan sponsored or initiated unilaterally or jointly by employers and employees and providing benefits that stem from the employment relationship and that are not underwritten or paid directly by government (Federal, State, and local). In general, the intent is to include plans that provide in an orderly, predetermined fashion for (1) income maintenance during periods when regular earnings are cut off because of death, accident, sickness, retirement, and unemployment and (2) benefits to meet certain

⁸ Institute of Life Insurance, *Group Insurance Coverages in the United States—1959*.

specified expenses usually associated with illness or injury. The series thus excludes such fringe benefits as paid vacations, holidays, and rest periods; leave with pay (except formal sick leave); savings and stock purchase plans; discount privileges; and free meals.

Private plans written in compliance with State temporary disability insurance laws are included in the series, but workmen's compensation and statutory provisions for employer's liability are excluded. Severance-pay provisions are included only to the extent that they are linked with the supplemental unemployment benefit plans.

Estimates of coverage, contributions, and benefits are based for the most part on reports by private insurance companies and other nongovernment agencies. Many of these reports include data for persons who are no longer currently employed as wage and salary workers because of retirement, temporary lay-off, sickness, or shift in jobs. No attempt has been made to adjust the data for any overstatement that might result from the inclusion of such persons. The one exception is the coverage estimates for pension plans, which have been adjusted to eliminate annuitants.

Coverage of Ministers Under Old-Age, Survivors, and Disability Insurance

by SAUL WALDMAN*

THE 1954 amendments to the Social Security Act, which first extended the coverage of the old-age, survivors, and disability insurance program to ministers, made coverage available to them on an individual voluntary basis. Since clergymen are the only group whose coverage is on this basis, information about their participation in the program is of special interest. The experience provides a unique "case history," useful in studying the more general implications involved in individual voluntary coverage under old-age, survivors, and disability insurance.

From the records of the Bureau of Old-Age and Survivors Insurance, information has been collected on the number and characteristics—age, race, location, and denomination—of the ministers electing coverage under the program. These data were then compared with available information on all full-time ministers who are eligible for coverage.

The data show that, of the 200,000 full-time ministers who are eligible for coverage, about 140,000 or 70 percent have elected to participate in the program. About 80 percent of the Protestant clergymen and 20 percent of the Catholic clergymen are participating. There is great variation in coverage, however, among the Protestant denominations. A high proportion of the older ministers have elected coverage, but only about half the youngest ministers have done so. Relatively many more of the white ministers than of the nonwhite ministers have elected to come under the program.

PROVISIONS FOR COVERAGE OF MINISTERS

It is significant that the ministry was the only type of work for which individual voluntary coverage was acceptable to Congress, although pro-

posals for coverage on such a basis were made in connection with several other groups. The Senate Committee on Finance in its report on the 1954 amendments¹ said, with reference to the provisions applying to ministers, that individual voluntary coverage, although not generally desirable, was justified for ministers because of special circumstances. The Committee said:

Many churches have expressed the fear that their participation in the old-age and survivors insurance program as employers of ministers might interfere with the well-established principle of separation of church and State. Many church representatives also believe that individual ministers who do not wish to be covered on grounds of conscience should not be required to participate in the program.

The provisions of the 1954 amendments relating to ministers were designed to deal with these special circumstances while safeguarding the program against some of the undesirable effects that can result from voluntary coverage. Under these provisions a duly ordained, licensed, or commissioned minister, a Christian Science practitioner, or a member of a religious order (who has not taken a vow of poverty) can elect coverage by filing a certificate indicating his desire for coverage. Once the clergyman has elected coverage, he cannot withdraw from the program, and he must continue to pay the tax on his earnings from the ministry in all future years.

Taxable Income

For the purposes of old-age, survivors, and disability insurance, a minister who has elected coverage reports his earnings and pays the self-employment tax in the same manner as do self-employed persons covered under the program. (Most ministers are not in fact self-employed.)

*Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

¹ Senate Report No. 1987 (83d Cong., 2d sess.), July 1954, page 9.

A minister's earnings are reportable if he has net income of \$400 or more in a year in "self-employment" income, some part of which is from the ministry.²

Under 1957 legislation not applicable to the self-employed in general, the minister, in computing his self-employment income for the purposes of old-age, survivors, and disability insurance, must include in his taxable earnings the rental value of his parsonage and the value of certain meals and lodgings furnished to him, in addition to his salary, fees, honoraria, and other customary cash income.³ Thus a minister who elects coverage must report all his cash and non-cash self-employment income if the total amounts to \$400 or more. Because of these self-employment provisions, the church or institution the clergyman serves does not in any way become involved in the coverage of its ministers by the Federal program.

Deadline for Electing Coverage

Under the 1954 amendments, persons already in the ministry who wished to elect coverage were required to file a certificate by the date their 1956 income-tax return was due. They thus had about 2 years to file. Legislation passed in 1957 (Public Law 85-239) extended this deadline an additional 2 years—that is, until the date the 1958 tax return was due. The 1960 amendments further extended the filing deadline until the due date of the 1961 return.

Persons newly entering the ministry and desiring coverage are required to make their election within about 2 years after they begin to have taxable income from the ministry. In the future, therefore, new clergymen who elect coverage will in most instances do so in their younger years and—since the action is irrevocable—will contribute to the program throughout their working lifetimes. Those ministers who do not file the waiver certificate before their deadline will not have an

opportunity to participate in the program in their later life. In this way the program is safeguarded in the long run against any serious effects of "adverse selection," which might result if young persons could delay electing coverage until the benefits payable under the program appeared fairly immediate.

CHARACTERISTICS OF MINISTERS ELECTING COVERAGE

In the following paragraphs the number of clergymen eligible for coverage under the elective provisions of the Social Security Act is compared with the number electing coverage in terms of age, race, location, and denomination. The estimates of eligible ministers are based on the 1950 Census, except where otherwise indicated. The figures for those eligible, by age, race, and geographic region, were obtained by applying the distribution by these characteristics in the unadjusted Census data to the figures for all eligible ministers. Although the total eligible group is slightly larger for 1958 than for 1957, in both years the number of eligibles was about 200,000.

Major Religious Groups

Estimates of the number of full-time clergymen in the three major religious groups who were eligible for coverage under old-age, survivors, and disability insurance and the number who had elected coverage for 1958 are shown in the following tabulation.

Religious group	Eligible for coverage	Electing coverage	
		Number	Percent
Total.....	200,000	140,000	70
Protestant.....	170,000	135,000	80
Roman Catholic.....	30,000	6,000	20
Jewish.....	3,300	3,000	92

Because under the 1957 legislation the deadline for electing coverage expired at the end of the 1958 tax year for most ministers and because filing under the 1960 amendments could not begin until the last quarter of 1960, relatively few ministers have filed a waiver since 1958. The tabula-

² A special provision of the 1954 amendments permits ministers working as missionaries abroad to pay the self-employment contribution and receive credits under the program for income from sources outside the country that would not otherwise be covered.

³ The provision was added by Public Law 85-239, effective generally beginning in 1958.

tion thus presents a fairly accurate picture of their coverage at the end of 1960.

As shown in the tabulation, about 70 percent of all ministers eligible for participation in the program have elected coverage. Only about 35,000 of the 170,000 eligible Protestant ministers but about 25,000 of the 30,000 eligible Catholic clergymen did not file waivers for coverage. The estimates exclude ministers earning less than \$400 a year, the 20,000 Catholic priests who have taken a vow of poverty and who therefore are not eligible, and ministers employed by governments; they include ordained missionaries overseas.

Age and Race

Table 1 shows, for 1957, the age of the full-time ministers eligible for coverage and of those electing coverage. A large majority of the oldest ministers (aged 60 and over) have elected coverage, but less than half the youngest ministers (under age 30) have done so. The figure for the younger ministers is not complete, because some recent entrants into the ministry can be expected to elect coverage before their 2-year deadline expires, but this factor does not substantially obscure the trend by age in the proportion electing coverage.

Data are not available to show, for each of the various denominations, the age of the clergymen electing coverage. However, a survey conducted in early 1957 by the United Lutheran Church in America showed that, although the rate of elections of coverage among ministers in that de-

TABLE 2.—Coverage of ministers of the United Lutheran Church in America, by age, 1957

Age	Number ¹	Electing coverage	
		Number	Percent
Total.....	3,285	2,639	80
Under 30.....	549	262	48
30-39.....	912	663	73
40-49.....	767	695	91
50 and over.....	1,057	1,019	96

¹ Number of responses to questionnaires (approximately 90 percent of number sent out); 59 persons (39 under age 30) reported as "undecided."
Source: Survey conducted by United Lutheran Church in America.

nomination was relatively high (80 percent), the proportion of the younger ministers electing coverage was substantially less than that of the older ministers (table 2). It is likely that a similar variation by age in the proportion electing coverage exists in most denominations.

The rate at which new ministers are electing coverage is significant. As time passes, the older ministers retire or die and are replaced by those who are now the younger ministers. The rate at which these younger ministers elect coverage (before the deadline expires for them) will therefore determine the extent to which ministers as a whole will be covered at some time in the future. Thus, if the election of coverage by new ministers continues at the present relatively low rate, the level of coverage for ministers as a group will gradually decline from year to year until it stabilizes at the average rate at which the new ministers elect coverage.

Relatively many more white ministers than nonwhite ministers have elected coverage. Data for 1957 show that, out of a total of 177,000 white clergymen who were eligible to participate in the program, 130,000 or almost three-fourths have elected to be covered. Among the 23,000 nonwhite ministers, 4,500 or less than one-fifth have elected coverage.

Geographic Region

Table 3 shows the distribution, according to geographic location, of the full-time clergymen who have elected coverage. There is relatively little variation in the extent of coverage of all clergymen among the Northeast, North Central, and Southern regions, but the proportion of cov-

TABLE 1.—Coverage of full-time ministers, by age, 1957

Age	Eligible for coverage ¹	Electing coverage ²	
		Number	Percent
Total.....	200,000	134,500	67
Under 30.....	24,500	11,500	47
30-39.....	51,500	33,000	64
40-49.....	48,500	32,500	67
50-59.....	39,500	26,500	68
60-64.....	15,000	13,000	85
65 and over.....	21,000	17,500	85

¹ Clergymen for whom the ministry is their "major activity," as defined by the Bureau of the Census. Estimates based on data from the 1950 Census of Population, adjusted to (1) exclude ministers earning less than \$400 annually, Catholic priests who have taken a vow of poverty, and ministers employed by governments; (2) include ordained missionaries overseas; (3) allow for turnover during the year; and (4) update to 1957.

² Based on a sample of self-employment returns and waiver certificates filed by ministers who reported self-employment earnings from the exercise of the ministry for 1957; data on their earnings indicate that almost all are full-time ministers.

erage is comparatively high in the West. Among the Protestant ministers, the proportion electing coverage is much smaller in the South than in the other regions. This difference reflects in part the concentration of Catholic priests, relatively few of whom have elected to be covered, in the Northeast and North Central regions.

Denomination

The extent to which ministers of different denominations elected coverage is shown, for 1957, in table 4. The list excludes denominations with fewer than 1,500 ministers eligible for coverage, as well as some denominations for which data are not available. These figures are based on data from the 1959 *Yearbook of American Churches*.

There is wide variation among the different denominations in the proportion of ministers electing coverage. Of the 20 denominations listed here, seven denominations had at least 90 percent of their ministers covered, but in five denominations fewer than 50 percent were covered.

Some of the "denominations" listed, such as the Baptists, Methodists, Lutherans, and Presbyterians, are actually designations of groups of denominations rather than individual ones. (Included among the Baptist denominations, for example, are—to mention only a few—the American Baptist Convention, the Southern Baptist Convention, and the National Baptist Convention of America.) Although complete data about coverage of each of the separate denominations among these groups are not available, there is evidence of considerable variation in coverage among the various Baptist and Methodist de-

TABLE 4.—Coverage of ministers, by selected denominations, 1957

Denomination	Eligible for coverage ¹	Electing coverage ²	
		Number	Percent
Baptist.....	80,000	23,200	40
Methodist.....	33,700	17,100	51
Roman Catholic.....	29,000	5,600	19
Lutheran.....	13,000	12,300	95
Presbyterian.....	10,500	9,400	90
Churches of God.....	7,900	1,700	21
Assemblies of God.....	7,400	5,100	70
Churches of Christ.....	6,800	3,400	51
Protestant Episcopal.....	6,200	5,700	91
Congregational Christian ³	3,900	3,400	91
Pentecostal.....	3,700	600	15
Church of the Nazarene.....	3,800	3,500	93
Salvation Army.....	3,600	2,800	77
Jewish.....	3,300	3,000	92
Evangelical United Brethren.....	2,800	2,200	80
Other Brethren bodies.....	2,200	1,200	56
Adventist.....	2,600	2,100	83
Mennonites.....	2,400	600	23
Evangelical and Reformed ³	2,300	2,200	96
Eastern Orthodox.....	1,600	1,100	71

¹ Includes ministers performing either full-time or part-time services in the ministry; estimates based on data from the 1959 *Yearbook of American Churches* (National Council of the Churches of Christ in the U.S.A.), adjusted to exclude inactive and retired ministers, those earning under \$400 a year, and Catholic priests who have taken a vow of poverty.

² Excludes ministers whose denomination could not be identified.

³ The Congregational Christian and the Evangelical and Reformed denominations have united to form the United Church of Christ.

nominations. For example, the proportions of ministers in the American Baptist Convention and in the Methodist Church who have elected coverage seem considerably higher than those for the Baptist and the Methodist denominations when grouped. On the other hand, there is apparently little variation in coverage among the major Lutheran and Presbyterian denominations.

MINISTERS TAKING ADVANTAGE OF EXTENDED FILING DATE

The legislation enacted in 1957 (Public Law 85-239) extended for most ministers the deadline for electing coverage until the due date of the 1958 income-tax return. Under the 1954 amendments, the deadline had expired for most ministers on the date that their 1956 returns were due. Somewhat more than 10,000 ministers, who would have been barred from electing coverage by the expiration of the deadline, obtained coverage during this extended period.

IMPLICATIONS CONCERNING VOLUNTARY COVERAGE

Although there were special circumstances involved in providing coverage on an individual

TABLE 3.—Coverage of full-time ministers, by geographic region, 1957

Geographic region	All ministers			Protestant ministers		
	Eligible for coverage ¹	Electing coverage ²		Eligible for coverage ¹	Electing coverage ²	
		Number	Percent		Number	Percent
Total.....	200,000	130,000	65	170,000	124,500	73
Northeast.....	44,000	27,500	62	31,500	25,500	80
North Central.....	62,000	41,000	66	51,000	39,500	78
South.....	70,500	43,000	61	67,000	41,500	62
West.....	23,500	18,500	79	20,500	18,000	88

¹ Includes some ministers now serving overseas.

² Excludes some ministers who showed an overseas address on their self-employment tax returns.

voluntary basis for ministers, the findings on the number and characteristics of ministers electing coverage are useful in evaluating some of the issues involved in voluntary coverage.

There are two potentially major disadvantages in voluntary coverage under old-age, survivors, and disability insurance. First, those electing coverage might tend to be persons who—because they are older or for other reasons—could expect to receive the largest return for their contributions, and this selection process would have adverse effects on the financing of the program. Second, many of the persons in the lower income groups, who have the greatest need for protection, would be among those not electing coverage, perhaps because the costs of the day-to-day, basic essentials of living leave them little funds available for the payment of contributions under the program.⁴

The operation of these factors is illustrated by the data on the coverage of ministers. Those who have elected coverage under old-age, survivors, and disability insurance are, in fact, an older group who would on the average receive a larger return for their contributions. Also, the lower rate of coverage among Southern and nonwhite ministers suggests that many of the lower-income ministers have not elected coverage, since available information indicates a higher proportion of ministers with low incomes in these two groups.

Generally speaking, serious "adverse selection"

⁴For a more complete discussion of voluntary coverage, see Irwin Wolkstein, "Elective Coverage Under Old-Age, Survivors, and Disability Insurance," *Social Security Bulletin*, May 1957.

resulting from voluntary coverage can be reduced by requiring that an election of coverage be made within a relatively short period after entry into the work force; such a requirement is, of course, applicable to ministers. Requirements of this kind have, however, certain disadvantages. For example, some persons who desire coverage will fail to elect, perhaps because of lack of knowledge or through misunderstanding concerning the availability of coverage. Others may decide against electing coverage and later regret their decision, especially after they have assumed greater family responsibility.

As a matter of fact, certain ministerial and church groups have indicated that such factors as misunderstanding and changes of decisions have sometimes been involved in the case of ministers who did not elect coverage. As a result, the deadline for ministers has twice been extended. Thus, while the application of a deadline is necessary to protect against adverse selection, it introduces serious problems of equity in connection with persons (possibly uninformed or misinformed) who fail to take any action or make a "wrong" choice with respect to electing coverage. There also remains the problem of ensuring that all the persons concerned have the information necessary for making a wise personal decision concerning coverage.

All in all, experience with the individual voluntary coverage of ministers seems to demonstrate the soundness of the principle that coverage under old-age, survivors, and disability insurance should, whenever feasible, be on a compulsory basis.

Recent Publications*

SOCIAL SECURITY ADMINISTRATION

BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. *Social Security Fact Book: Aged Beneficiaries and Older Workers Under Old-Age, Survivors, and Disability Insurance*. Washington: U. S. Govt. Print. Off., 1960. 55 pp. 25 cents.

Facts about benefits received, how the aged get along

*Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

on their benefits, and employment opportunities for older beneficiaries.

BUREAU OF PUBLIC ASSISTANCE. *Support from Absent Fathers of Children Receiving ADC, 1955*, by Saul Kaplan. (Public Assistance Report No. 41.) Washington: U. S. Govt. Print. Off., 1960. 112 pp. 65 cents.

Focuses on the "support actually furnished by absent fathers . . . , the efforts of agencies and law-enforcement officials to obtain the father's support, and the prospects of getting more adequate support from a larger proportion of the fathers." Also discusses economic and social factors underlying the increase in the number of children whose families seek aid because of a parent's absence.

CHILDREN'S BUREAU. *Your Child and Their Gangs*, by Edith G. Neisser and Nina Ridenour. (Children's Bureau Publication No. 384.) Washington: U. S. Govt. Print. Off., 1960. 34 pp. 20 cents.

Designed to help parents understand what the "gang," club, or group means to their children.

A Report on Social Security Programs in the Soviet Union, Prepared by the U.S. Team That Visited the U.S.S.R. Under the East-West Exchange Program in August-September 1958. Washington: U.S. Govt. Print. Off., September 1960. 157 pp. \$1.00.

A team of five experts from the Social Security Administration reports on their first-hand study of the Soviet social security system and related social, economic, and financial matters.

WEIDNER, EDWARD W. *Intergovernmental Relations as Seen by Public Officials.* (Intergovernmental Relations in the United States, Research Monograph No. 9.) Minneapolis: University of Minnesota Press, 1960. 162 pp. \$3.25.

GENERAL

ANDERSON, WILLIAM. *Intergovernmental Relations in Review.* (Intergovernmental Relations in the United States, Research Monograph No. 10.) Minneapolis: University of Minnesota Press, 1960. 178 pp. \$3.25.

Includes chapters on the changing scene and the Federal system and on National-State, interstate, and State-local relations.

HABER, WILLIAM, and COHEN, WILBUR J. *Social Security: Programs, Problems, and Policies, Selected Readings.* Homewood, Ill.: Richard D. Irwin, Inc., 1960. 606 pp. \$7.50.

Readings under the following main headings: Some Persistent Issues in Social Security; Historical Developments and Emerging Concepts in Social Security; Problems and Policies in Old-Age, Survivors, and Disability Insurance; The Employment Security Program: Unemployment Insurance and the Employment Service; Medical Care and Health Insurance; Related Social Security Programs; The Economic and Social Implications of Social Security; Appraisal and Criticism; and Recent Developments: 1960 Social Security Legislation.

RETIREMENT AND OLD AGE

"Ability Is Ageless: Serving the Over-40 Worker." *Employment Security Review*, Vol. 27, Nov. 1960, entire issue. 20 cents.

Twelve papers on the various aspects of the older worker problem.

BARRON, MILTON L. *The Aging American: An Introduction to Social Gerontology and Geriatrics.* New York: Thomas Y. Crowell Co., 1961. 269 pp. \$7.50.

The aging—their problems, attitudes toward retirement, employment opportunities, physical and mental health, and social services available to them.

FEDERAL COUNCIL ON AGING. *Chart Book: 1961 White House Conference on Aging.* Washington: U. S. Govt. Print. Off., 1961. 78 pp. 30 cents.

An overview of the middle-aged and older population, their financial resources, work activity, health, living arrangements, and social adjustments.

FEDERAL COUNCIL ON AGING. *Programs for Older People: 1960 Report to the President.* Washington: U. S. Govt. Print. Off., 1960. 71 pp. 30 cents.

Activities and resources for the aging in 10 Federal agencies.

THOMPSON, MORTON. *Starting a Recreation Program in Institutions for the Ill or Handicapped Aged.* New York: National Recreation Association, 1960. 28 pp. \$1.25.

TIBBITTS, CLARK, editor. *Handbook on Social Gerontology: Societal Aspects of Aging.* Chicago: University of Chicago Press, 1960. 770 pp. \$10.00.

Includes, Origin, Scope, and Fields of Social Gerontology, by Clark Tibbitts; The Health Status of Aging People, by Eugene A. Confrey and Marcus S. Goldstein; Aging and Income Security, by Margaret S. Gordon; The Older Person in a Family Context, by Gordon F. Streib and Wayne E. Thompson; Aging and the Economy, by John W. McConnell; Housing and Community Settings for Older People, by Walter K. Vivrett; Governmental Functions and the Politics of Age, by Fred Cottrell; and Aging, Religion, and the Church, by Paul B. Maves.

U. S. CIVIL SERVICE COMMISSION. BUREAU OF PROGRAMS AND STANDARDS. *The Older Worker in the Federal Service.* Prepared for the White House Conference on Aging. Washington: U. S. Govt. Print. Off., 1960. 19 pp. 15 cents.

Discusses job performance of the older worker, employee benefits, gradual retirement, retirement planning, and Federal policy on employment of older workers.

PUBLIC WELFARE

BORNET, VAUGHN DAVIS. *Welfare in America.* Norman: University of Oklahoma Press, 1960. 319 pp. \$4.95.

A detailed analysis.

COHEN, NATHAN E., editor. *The Citizen Volunteer, His Responsibility, Role, and Opportunity in Modern Society.* New York: Harper & Brothers, 1960. 267 pp. \$4.75.

FINESTONE, SAMUEL; LOWRY, FERN; WHITEMAN, MARTIN; and LUKOFF, IRVING. *Social Casework and Blindness.* New York: American Foundation for the Blind, 1960. 157 pp. \$2.75.

Designed as a guide for the social worker in his understanding of and work with the blind.

O'REILLY, CHARLES T., and PEMBROKE, MARGARET M. *OAA Profile: The Old Age Assistance Client in Chicago.* Chicago: Loyola University Press, 1961. 119 pp.

A study of the old-age assistance client—family, living arrangements and budget, health, social life and personal adjustment, religion, retirement, leisure time and its use, and relationship with the assistance agency.

WEAVER, W. WALLACE, editor. *Frontiers for Social Work: A Colloquium on the Fiftieth Anniversary of the School of Social Work of the University of Pennsylvania.* Philadelphia: University of Pennsylvania Press, 1960. 125 pp. \$3.

Economic Myth and Fact in Social Work, by Ewan Clague; Nature and Moral Choice, by Paul B. Sears; The Past as a Guide to the Function and Pattern of Social Work, by Karl de Schweinitz; and Today's Frontiers in Social Work Education, by Ruth E. Smalley.

DENSEN, PAUL M.; JONES, ELLEN W.; and others. "Prepaid Medical Care and Hospital Utilization in a Dual Choice Situation." *American Journal of Public Health*, Vol. 50, Nov. 1960, pp. 1710-1726. \$1.25.

Hospitalization experience of members of the International Ladies Garment Workers Union under two different medical care plans.

(Continued on page 89)

Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1940-60

[In thousands; data corrected to Mar. 20, 1961]

Year and month	Retirement, disability, and survivor insurance											Unemployment insurance			
	Monthly retirement and disability benefits ¹				Survivor benefits							Temporary disability benefits, Railroad Unemployment Insurance Act ²	State laws ³	Veterans' legis-lation ⁴	Rail-road Unem-ploy-ment Insurance Act
	Total	Social Security Act	Rail-road Retirement Act	Civil Service Com-mis-sion ⁵	Veterans Ad-minis-tration ⁶	Monthly				Lump-sum ⁷					
						Social Security Act ⁸	Rail-road Retirement Act ⁸	Civil Service Com-mis-sion ⁸	Veterans Ad-minis-tration ⁸	Social Security Act	Other ⁸				
Number of beneficiaries															
1959 Dec.	10,392.2	822.8	349.9	2,072.1	3,311.7	245.9	142.5	1,221.7	62.2	15.3	36.1	1,626.2	4.2	83.4	
1960 Jan.	10,450.1	826.4	352.4	2,070.1	3,330.1	246.9	143.3	(*)	69.7	14.4	34.1	1,906.4	4.1	73.6	
Feb.	10,503.7	829.4	355.1	2,071.6	3,346.9	247.3	144.7	(*)	69.4	14.4	28.6	1,975.9	2.1	74.8	
Mar.	10,593.1	832.6	357.0	2,073.1	3,368.7	248.5	145.9	1,220.0	77.8	19.5	29.4	2,078.1	.1	73.0	
Apr.	10,664.4	834.5	359.5	2,080.5	3,393.3	249.4	147.3	(*)	72.8	17.2	25.2	2,181.0		48.6	
May	10,733.5	837.1	361.8	2,093.2	3,415.0	249.9	148.6	(*)	71.9	17.6	21.6	1,566.6		35.6	
June	10,818.1	840.6	363.7	2,099.2	3,443.7	251.3	149.5	1,262.0	70.5	16.3	22.4	1,519.9		35.9	
July	10,909.0	843.1	365.6	2,022.1	3,467.0	251.8	150.5	(*)	63.5	13.4	21.0	1,460.5		43.6	
Aug.	10,975.2	846.4	367.0	2,037.0	3,489.1	253.1	151.4	(*)	66.9	16.2	33.5	1,475.7		68.4	
Sept.	11,024.4	850.2	371.0	2,050.5	3,501.3	253.8	152.3	1,280.0	63.3	14.3	34.3	1,492.7		106.0	
Oct.	11,071.6	851.5	374.3	2,059.4	3,506.1	254.8	153.1	(*)	52.0	14.3	33.8	1,468.2		86.5	
Nov.	11,198.2	851.1	376.4	2,064.3	3,533.2	255.3	153.8	(*)	60.0	15.6	36.8	1,684.4		90.5	
Dec.	11,287.1	853.3	379.4	2,064.4	3,557.4	256.1	154.5	(*)	60.7	16.6	34.3	2,105.2		101.9	
Amount of benefits ¹¹															
1940.	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,449	\$105,696	\$11,833	\$12,267		\$518,700		\$15,961	
1941.	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559	111,799	13,270	13,943		344,321		14,537	
1942.	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603	111,193	15,005	14,342		344,084		6,268	
1943.	911,696	92,943	125,795	72,961	331,350	55,152	1,704	116,133	17,943	17,255		79,643		917	
1944.	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765	144,302	22,034	19,238		62,385	\$4,215	582	
1945.	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772	254,238	26,127	23,431		445,866	126,630	2,359	
1946.	5,135,413	222,320	149,188	94,585	1,288,984	127,933	1,817	333,640	27,851	30,610		1,094,850	1,743,718	39,917	
1947.	4,658,540	287,554	177,053	106,876	1,676,029	149,179	19,283	382,515	29,460	33,115	\$11,368	776,165	870,542	36,401	
1948.	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	413,912	32,315	32,140	30,843	793,265	510,167	28,598	
1949.	5,013,108	437,420	240,983	158,973	1,992,215	196,589	39,257	477,406	35,158	31,771	30,103	1,737,279	430,194	103,590	
1950.	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	491,579	32,740	33,378	28,099	373,426	34,653	59,804	
1951.	5,803,855	1,321,061	298,733	196,529	1,647,938	606,803	49,527	519,398	37,337	33,356	26,297	840,411	2,234	20,217	
1952.	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793
1953.	7,353,396	2,175,311	374,112	299,300	1,940,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,466
1954.	9,455,374	2,997,982	428,900	298,126	1,921,380	879,952	93,201	32,580	688,801	92,229	41,490	49,173	2,026,896	107,666	107,666
1955.	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	30,362	688,426	112,871	42,233	51,945	1,350,298	87,672	93,246
1956.	11,193,067	4,301,231	490,445	400,647	2,101,798	1,244,073	133,171	49,675	699,204	109,304	41,895	49,538	1,380,726	60,917	70,443
1957.	13,590,253	5,744,490	538,501	474,841	2,180,509	1,520,749	143,826	68,295	748,660	138,785	47,278	51,292	1,766,448	53,087	93,538
1958.	17,911,784	7,722,871	630,741	561,988	2,382,215	1,720,146	153,947	74,185	794,253	132,908	56,043	51,920	3,979,063	82,035	228,826
1959.	18,157,357	8,063,765	657,209	641,914	2,474,428	2,083,303	180,883	93,713	818,994	171,295	66,487	66,160	2,617,913	17,391	224,536
1960.	19,587,872	8,764,298	741,194	705,197	2,572,328	2,316,211	201,251	105,660	864,429	164,286	71,069	56,874	2,866,761	553	157,690
1959 Dec.	1,536,502	670,930	56,847	56,165	209,539	174,214	15,756	8,251	68,535	13,080	5,803	6,614	231,145	417	10,206
1960 Jan.	1,553,357	676,353	57,285	56,295	207,037	175,538	15,843	8,312	68,629	12,558	5,406	5,700	247,448	361	16,892
Feb.	1,599,036	681,263	57,966	57,039	206,229	176,804	15,896	8,403	68,580	12,573	5,158	4,512	260,671	178	13,754
Mar.	1,628,290	688,615	58,424	57,226	206,979	178,366	15,995	8,552	68,740	16,412	7,129	5,217	301,217	14	13,874
Apr.	1,579,025	694,233	58,666	57,801	209,333	180,055	16,096	8,628	69,061	15,256	6,297	3,959	249,214		10,414
May	1,531,420	699,602	59,000	57,913	210,668	181,559	16,171	8,713	69,212	15,150	6,847	3,595	215,092		7,909
June	1,556,928	706,337	59,450	58,202	212,266	183,506	16,288	8,786	69,238	14,876	6,415	3,744	209,278		7,502
July	1,553,941	713,900	59,851	58,110	216,056	185,223	16,350	8,783	73,451	13,375	4,829	3,908	192,791		7,612
Aug.	1,600,443	719,391	60,275	58,560	219,343	186,804	16,457	8,925	74,043	14,115	5,311	6,746	217,543		11,331
Sept.	1,606,859	723,216	60,722	60,103	218,622	187,747	16,531	9,069	74,560	13,407	5,396	6,887	212,309		15,371
Oct.	1,596,452	726,831	60,898	61,059	219,562	188,258	16,619	9,134	75,826	10,995	5,670	7,040	199,695		14,864
Nov.	1,653,804	734,720	60,918	60,911	221,090	190,157	16,673	9,155	75,994	12,719	5,645	7,421	242,593		15,806
Dec.	1,743,003	740,335	61,153	61,978	222,126	195,985	16,908	9,282	77,085	12,849	5,966	7,125	313,617		18,000

¹ Under Social Security Act, (1) retirement benefits—old-age, wife's, and husband's benefits and benefits (partly estimated) to children of old-age beneficiaries (including disabled children aged 18 or over, beginning Jan. 1957) and (2) disability benefits—beginning July 1957 to disabled workers and, beginning Oct. 1958, to their dependent wives, husbands, and children (including disabled children aged 18 or over). Beginning Dec. 1951, includes spouse's annuities under Railroad Retirement Act.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; beginning Jan. 1957, includes payments (partly estimated) to deceased workers' disabled children aged 18 or over.

⁵ Annuities to widows under joint and survivor elections and, beginning Feb. 1947, survivor benefits—widow's, widower's (first paid Dec. 1951), widowed mother's, parent's, and child's.

⁶ Payments to veterans' widows, parents, and children; number, end of quarter. Number for March and September estimated; no data tabulated.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Under railroad retirement, Federal civil-service, and veterans' programs.

⁹ Represents average number of beneficiaries in a 14-day registration period;

temporary disability benefits first payable July 1947. Beginning July 1960, data not adjusted for underpayments and recoveries.

¹⁰ Represents average weekly number of beneficiaries; includes payments to unemployed Federal workers from Jan. 1955 and to unemployed ex-servicemen from Nov. 1958, made by the States as agents of the Federal Government. Includes temporary unemployment compensation programs, June 1958-July 1959.

¹¹ From Sept. 1944 to July 1949, under Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. From Oct. 1952 to Jan. 1960, under Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans. Some payments made after programs' expiration. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments: Under Social Security Act annual data represent Treasury disbursements and, under Railroad Retirement Act, amounts certified (for both programs monthly benefit data, by month, are for benefits in current-payment status); under Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except readjustment allowance program, disbursements; under State unemployment insurance laws, Servicemen's Readjustment Act, and Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations from July 1949. Civil-service and railroad unemployment insurance data adjusted monthly; other data adjusted annually.

Source: Based on reports of administrative agencies.

TABLE 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1940-60

[In thousands]

Period	Retirement, disability, and survivor insurance			Unemployment insurance		
	Federal insurance contributions ¹		Railroad retirement insurance contributions	State unemployment insurance contributions ²	Federal unemployment taxes ³	Railroad unemployment insurance contributions ⁴
	Retirement and survivor	Disability				
Calendar year:						
1940.....	\$637,275		\$141,126	\$130,222	\$853,832	\$105,379
1941.....	789,298		167,250	148,184	1,006,327	98,018
1942.....	1,012,490		264,739	193,346	1,139,331	123,515
1943.....	1,239,490		432,913	232,247	1,325,421	160,921
1944.....	1,315,680		477,196	286,157	1,317,050	183,489
1945.....	1,285,486		540,776	279,038	1,161,884	184,404
1946.....	1,295,398		484,431	315,007	911,835	175,309
1947.....	1,556,896		491,294	484,351	1,093,520	185,243
1948.....	1,684,569		500,411	506,437	999,635	212,087
1949.....	1,666,343		651,542	565,091	986,905	228,856
1950.....	2,667,077		677,730	546,097	1,191,438	223,693
1951.....	3,363,466		703,144	708,802	1,492,509	235,073
1952.....	3,818,911		748,277	633,792	1,367,675	265,515
1953.....	3,945,099		456,177	628,195	1,347,630	254,386
1954.....	5,163,263		459,961	604,204	1,136,154	285,307
1955.....	5,713,045		743,639	595,437	1,208,755	277,966
1956.....	6,171,931		1,119,708	628,681	1,463,263	291,939
1957.....	6,825,410	\$701,566	915,044	609,452	1,544,338	329,202
1958.....	7,565,797	\$655,509	1,462,193	534,888	1,471,002	336,171
1959.....	8,051,972	\$891,229	1,494,953	567,608	1,955,666	324,906
1960.....	10,866,294	\$1,009,926	1,610,266	596,377	2,288,500	339,687
1959						
Dec.....	431,406	46,977	150,130	51,111	21,005	567
1960						
Jan.....	209,479	22,399	105,657	16,153	79,915	26,461
Feb.....	1,243,390	124,233	129,785	84,457	195,206	283,183
Mar.....	1,006,980	93,034	149,400	49,942	13,238	20,774
Apr.....	774,642	81,968	122,188	17,028	273,789	2,339
May.....	1,865,501	176,057	118,129	81,561	531,420	1,641
June.....	1,015,538	99,683	120,233	50,436	28,064	1,120
July.....	345,944	29,932	162,091	17,121	221,125	674
Aug.....	1,566,615	146,950	139,442	83,320	11,492	807
Sept.....	678,887	61,473	156,662	62,464	11,688	607
Oct.....	348,088	31,165	144,032	15,037	144,580	541
Nov.....	1,270,214	116,266	139,565	80,571	293,950	692
Dec.....	510,927	36,747	114,062	48,288	14,633	847

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance and, beginning January 1957, by disability insurance; beginning January 1951, on an estimated basis, with suitable subsequent adjustments; beginning May 1951, includes deposits in the trust fund(s) by States under voluntary coverage agreements; beginning December 1952 (January 1959 for disability insurance), adjusted for employee-tax refunds; beginning July 1959, excludes transfers from the railroad retirement account to the disability insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

² Represents employee and employer (Government) contributions.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 States, contributions from employees; excludes contributions collected for deposit in State temporary disability insurance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers railroad temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U.S. Government*.

Source: *Monthly Statement of Receipts and Expenditures of the U.S. Government* and other Treasury reports, unless otherwise noted.

TABLE 3.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1940-60¹

[Amounts in millions; corrected to Feb. 28, 1961]

Period	Wage and salary disbursements ²		Payrolls in employment ³ covered by—					
	Total	Civilian	Old-age, survivors, and disability insurance ⁴		State unemployment insurance		Railroad retirement and unemployment insurance ⁵	
			Amount	Percent of civilian wages and salaries ⁶	Amount ⁷	Percent of civilian wages and salaries	Amount	Percent of civilian wages and salaries
Calendar year:								
1940.....	\$49,815	\$49,255	\$35,058	72.2	\$32,352	65.7	\$2,280	4.6
1941.....	62,086	60,220	45,286	75.2	41,985	69.7	2,697	4.5
1942.....	82,109	75,941	57,950	76.3	54,548	71.8	3,394	4.5
1943.....	105,619	91,486	69,379	75.8	65,871	72.0	4,100	4.5
1944.....	117,016	96,983	73,090	75.3	68,886	71.0	4,523	4.7
1945.....	117,563	95,744	71,317	74.5	66,411	69.4	4,530	4.7
1946.....	111,866	104,048	79,003	75.9	73,145	70.3	4,883	4.7
1947.....	122,843	118,770	92,088	77.5	85,234	72.6	5,113	4.3
1948.....	135,179	131,209	101,892	77.7	95,781	73.0	5,539	4.2
1949.....	134,359	130,108	99,645	76.6	93,520	71.9	5,133	3.9
1950.....	146,367	141,368	109,439	77.4	102,785	72.7	5,327	3.8
1951.....	170,714	162,630	131,000	80.8	118,249	73.0	6,101	3.8
1952.....	184,857	174,385	143,000	82.0	127,320	73.0	6,185	3.5
1953.....	198,106	187,769	155,000	82.6	138,657	73.8	6,147	3.3
1954.....	196,239	186,308	154,000	82.7	136,594	73.3	5,630	3.0
1955.....	210,902	201,124	169,000	84.0	158,439	78.8	5,801	2.9
1956.....	227,634	217,971	185,000	84.9	175,342	80.4	6,203	2.8
1957.....	238,548	228,604	201,000	84.3	184,837	80.7	6,177	2.7
1958.....	239,673	229,906	202,000	84.3	183,036	80.0	5,722	2.5
1959.....	258,206	248,333	220,000	88.2	199,912	80.5	5,750	2.3
1959								
Jan-Mar.....	62,853	60,380	51,000	81.1	46,420	76.9	1,422	2.4
Apr.-June.....	65,021	62,547	54,000	83.1	49,566	79.2	1,473	2.4
July-Sept.....	64,922	62,457	55,000	84.7	50,405	80.7	1,441	2.3
Oct.-Dec.....	65,374	62,913	57,000	87.3	53,521	85.1	1,414	2.2
1960								
Jan-Mar.....	67,174	64,695	56,000	83.4	49,936	77.2	1,415	2.2
Apr.-June.....	68,260	65,779	55,800	85.0	51,966	79.0	1,425	2.2

¹ Excludes Alaska and Hawaii, except as otherwise noted. Earnings and payroll data are before deduction of social insurance contributions. Data for 1957-59 preliminary.

² Wages and salaries paid in cash and in kind. Excludes Alaska and Hawaii and includes pay of Federal personnel in all areas. Quarterly data seasonally adjusted.

³ Taxable plus nontaxable wages paid in specified periods.

⁴ Excludes earnings of self-employed persons, who have been covered since Jan. 1, 1951. Beginning 1955, quarterly data exclude wages and salaries of agricultural labor, now reported only on annual basis. Beginning 1957, includes the Armed Forces; see footnote 6. Beginning 1960, includes Alaska and Hawaii.

⁵ Includes a small amount of taxable wages for Alaska and Hawaii. Beginning 1947, includes temporary disability insurance.

⁶ Beginning 1957, represents percent of total wages and salaries; Armed Forces first covered under 1956 legislation (including those overseas).

⁷ Beginning 1955, includes salaries of Federal, State, and local government employees. Beginning 1960, includes Alaska and Hawaii.

Source: Data on wage and salary disbursements from Office of Business Economics, Department of Commerce; payrolls covered by selected programs from reports of administrative agencies.

TABLE 4.—Status of the old-age and survivors insurance and disability insurance trust funds, by specified period, 1937-60

Period	[In thousands]							
	Receipts		Transfers under financial interchange with railroad retirement account ¹	Expenditures		Assets at end of period		
	Net contribution income and transfers ¹	Net interest received ²		Benefit payments	Administrative expenses ³	Invested in U. S. Government securities ⁴	Cash balances	Total assets
Old-age and survivors insurance trust fund								
Cumulative, January 1937-December 1960 ⁵	\$78,043,245	\$6,337,594	-\$704,400	\$61,587,782	\$1,764,158	\$19,128,245	\$1,196,255	\$ 324,499
Calendar year:								
1940.....	225,004	42,861	-----	35,354	26,203	2,016,500	14,206	2,030,706
1941.....	789,298	56,159	-----	88,083	25,158	2,736,400	25,321	2,761,921
1942.....	1,012,490	72,271	-----	130,675	27,898	3,655,434	32,676	3,688,110
1943.....	1,239,490	88,250	-----	165,938	29,454	4,778,834	41,624	4,820,458
1944.....	1,315,680	106,741	-----	206,972	29,201	5,966,834	37,873	6,004,707
1945.....	1,285,486	134,318	-----	273,885	29,071	7,054,424	66,231	7,120,655
1946.....	1,295,398	151,592	-----	378,104	39,739	8,078,734	71,067	8,149,801
1947.....	1,557,911	164,186	-----	466,193	45,561	9,268,481	91,663	9,360,144
1948.....	1,687,820	231,201	-----	556,174	51,277	10,555,761	165,953	10,721,714
1949.....	1,669,975	145,662	-----	667,164	54,265	11,727,994	87,928	11,815,922
1950.....	2,670,771	256,998	-----	961,094	61,330	13,330,649	390,618	13,721,266
1951.....	3,367,200	417,267	-----	1,885,201	80,798	15,017,325	522,409	15,539,734
1952.....	3,818,911	365,221	-----	2,194,129	88,019	16,960,377	481,342	17,441,719
1953.....	3,945,099	414,167	-----	3,006,298	87,732	18,291,238	415,719	18,706,956
1954.....	5,163,263	467,923	-----	3,670,162	92,186	19,862,520	713,275	20,575,795
1955.....	5,713,045	461,051	-----	4,968,155	118,635	21,101,865	561,238	21,663,104
1956.....	6,171,931	530,760	-----	5,714,610	132,031	21,830,552	688,601	22,519,153
1957.....	6,825,410	557,163	-----	7,347,347	161,522	21,565,885	826,972	22,392,857
1958.....	7,565,797	648,525	-121,300	8,336,966	194,491	20,953,408	911,014	21,864,422
1959.....	8,051,972	524,798	-274,600	9,841,641	184,184	19,151,165	989,602	20,140,766
1960.....	10,866,294	505,855	-308,500	10,676,628	203,289	19,128,245	1,196,255	20,324,499
1959.....								
December.....	431,406	210,232	-----	843,797	-8,600	19,151,165	989,602	20,140,766
1960.....								
January.....	209,479	1,679	-----	841,042	17,032	18,532,647	961,203	19,493,549
February.....	1,243,390	13,228	-----	855,837	17,249	18,556,745	1,320,637	19,877,382
March.....	1,006,980	13,496	-----	880,613	24,319	18,977,197	1,015,730	19,992,926
April.....	774,642	16,806	-----	885,907	17,110	18,911,431	969,627	19,881,058
May.....	1,365,591	4,558	-----	887,003	18,241	19,365,749	1,480,214	20,845,963
June.....	1,015,538	194,496	-308,500	899,624	19,148	19,748,848	1,079,877	20,828,725
July.....	345,944	2,073	-----	894,428	15,980	19,246,007	1,020,328	20,266,335
August.....	1,596,615	14,268	-----	901,295	22,422	19,748,038	1,205,463	20,953,501
September.....	678,887	14,361	-----	904,202	22,509	19,631,126	1,088,912	20,720,038
October.....	348,088	19,500	-----	899,689	20,210	19,161,475	1,006,251	20,167,727
November.....	1,270,214	5,497	-----	911,028	19,502	19,218,415	1,294,493	20,512,908
December.....	510,927	206,193	-----	915,962	-10,433	19,128,245	1,196,255	20,324,499
Disability insurance trust fund								
Cumulative, January 1957-December 1960 ⁷	\$3,568,229	\$126,515	\$26,100	\$1,330,522	\$101,483	\$2,179,930	\$196,908	\$2,288,839
Calendar year:								
1957.....	701,566	7,240	-----	56,675	2,783	611,946	37,403	649,349
1958.....	965,509	25,091	-----	248,958	12,477	1,320,758	57,756	1,378,514
1959.....	891,229	40,781	21,400	456,722	49,995	1,793,379	31,828	1,825,206
1960.....	1,009,926	53,403	4,700	598,167	36,229	2,179,930	108,908	2,288,839
1959.....								
December.....	46,977	19,377	-----	41,921	29,050	1,793,379	31,828	1,825,206
1960.....								
January.....	22,399	116	-----	43,973	250	1,746,032	57,467	1,803,499
February.....	124,233	890	-----	42,942	250	1,787,282	68,138	1,855,420
March.....	93,034	342	-----	47,386	250	1,871,496	59,664	1,931,160
April.....	81,996	245	-----	47,479	248	1,906,121	59,524	1,965,645
May.....	176,057	988	-----	46,248	248	1,989,492	106,702	2,096,194
June.....	89,683	22,457	4,700	45,571	248	2,100,862	66,352	2,167,214
July.....	29,352	105	-----	46,772	266	2,090,461	69,722	2,160,183
August.....	146,950	948	-----	47,868	266	2,169,103	80,995	2,249,999
September.....	61,473	352	-----	49,390	266	2,194,914	67,254	2,262,168
October.....	31,165	617	-----	50,310	254	2,179,583	63,804	2,243,387
November.....	116,266	1,112	-----	48,415	254	2,200,435	111,661	2,312,095
December.....	36,747	25,240	-----	51,814	33,430	2,179,930	108,908	2,288,839

¹ January 1937-June 1940, equals appropriations transferred (estimated net proceeds of taxes after deduction of estimated administrative expenses); July 1940-December 1950, equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections with suitable subsequent adjustments). Beginning May 1951, includes deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952 for the old-age and survivors insurance trust fund and January 1959 for the disability insurance trust fund, includes deductions for refund of estimated amount of employee-tax overpayment.

² In addition to interest and profit on investment, includes annual interfund

transfers of interest as follows: (1) Under the financial interchange, to the old-age and survivors insurance trust fund from the railroad retirement account, 1954-57; to the railroad retirement account from the old-age and survivors insurance trust fund, 1958 to date; and, beginning 1959, to the disability insurance trust fund from the railroad retirement account. (2) On reimbursed administrative expenses, to the old-age and survivors insurance trust fund from the disability insurance trust fund, 1958 to date (see footnote 4).

³ The purpose of the financial interchange provision of the Railroad Retirement Act, as amended, is to place the trust funds in the same position in which they would have been, had railroad employment always been covered

(Footnotes continued on next page)

TABLE 5.—Status of the unemployment trust fund, by specified period, 1936-60¹

[In thousands]

Period	Assets at end of period ²			State accounts				Railroad unemployment insurance account ³			
	Total assets	Invested in U.S. Government securities ⁴	Cash balances	Deposits and transfers ⁵	Interest earned	Withdrawals ⁶	Balance at end of period	Deposits and transfers	Interest earned	Withdrawals	Balance at end of period ⁷
Cumulative, January 1936-December 1960.....	\$6,652,737	\$6,638,357	\$6,596	\$29,984,513	\$3,173,061	\$26,531,730	\$6,625,843	\$1,990,237	\$221,139	\$2,196,096	\$15,280
Calendar year:											
1940.....	1,957,977	1,945,300	12,677	860,784	58,901	614,814	1,804,835	59,907	1,217	15,449	153,142
1941.....	2,744,358	2,732,000	12,358	1,008,149	53,000	349,583	2,516,400	66,281	4,557	15,088	227,958
1942.....	3,698,008	3,687,000	11,008	1,138,530	66,047	344,263	3,378,714	85,973	6,084	6,605	319,203
1943.....	5,146,745	5,095,000	51,745	1,328,117	81,864	77,582	4,711,113	98,244	7,400	1,014	435,632
1944.....	6,583,434	6,579,000	4,434	1,816,940	50,518	63,153	6,015,418	119,261	4,564	568	598,016
1945.....	7,537,391	7,508,184	29,208	1,100,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,585,255	7,564,000	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	810,371
1947.....	8,124,162	8,102,487	21,675	1,097,213	131,620	786,875	7,216,842	126,300	15,574	54,862	907,320
1948.....	8,520,442	8,496,365	24,077	989,067	218,902	852,454	7,572,327	67,001	27,333	60,120	948,115
1949.....	7,780,021	7,696,298	82,125	997,582	156,472	1,761,695	6,933,063	7,133	19,190	146,241	826,338
1950.....	7,721,432	7,639,229	24,181	1,190,397	145,687	1,341,832	6,947,936	15,430	16,916	85,178	773,497
1951.....	8,519,230	8,427,162	99,263	1,495,218	158,265	844,672	7,756,745	19,752	16,505	47,270	762,494
1952.....	9,032,018	9,023,089	16,118	1,371,660	177,351	995,549	8,310,207	20,020	16,594	77,288	721,810
1953.....	9,556,549	9,545,005	15,882	1,350,011	201,277	999,894	8,891,602	19,399	16,189	92,451	664,947
1954.....	8,749,444	8,739,929	4,496	1,135,261	198,602	2,032,194	8,193,272	17,287	13,692	204,078	491,845
1955.....	8,764,412	8,753,543	4,562	1,214,977	184,974	1,351,551	8,241,672	16,446	9,530	145,675	372,157
1956.....	9,060,279	9,051,089	3,138	1,504,131	199,597	1,399,095	8,545,305	56,592	8,119	119,450	317,418
1957.....	9,108,651	9,098,092	8,316	1,618,328	220,396	1,744,111	8,640,919	85,672	7,405	148,225	262,270
1958.....	7,124,037	7,113,981	8,691	1,642,198	198,989	3,541,352	6,940,754	103,858	4,441	282,330	88,240
1959.....	6,889,720	6,876,956	8,683	2,058,273	177,850	2,296,830	6,880,037	259,971	828	343,709	5,330
1960.....	6,652,737	6,638,357	6,596	2,209,530	194,510	2,748,243	6,625,843	294,118	282	284,450	15,280
1959											
January-March.....	6,534,576	6,484,998	4,463	234,104	42,972	834,127	6,383,703	26,358	425	60,590	54,432
April-June.....	6,719,017	6,709,422	5,946	782,737	42,431	520,586	6,688,285	30,693	288	56,080	29,334
July-September.....	6,960,841	6,906,396	6,702	629,583	45,901	411,400	6,952,386	88,198	69	111,997	5,604
October-December.....	6,889,720	6,876,956	8,683	411,849	46,545	530,726	6,880,037	114,722	46	115,042	5,330
1960											
January-March.....	6,455,224	6,401,498	5,125	290,501	45,068	771,097	6,444,510	79,908	55	79,936	5,357
April-June.....	6,688,138	6,668,514	13,800	837,027	44,699	683,063	6,673,172	62,514	56	61,183	7,044
July-September.....	6,863,047	6,801,553	4,559	718,263	52,438	593,804	6,850,099	72,261	75	73,809	5,571
October-December.....	6,652,737	6,638,357	6,596	453,747	52,305	730,278	6,625,843	79,135	96	69,522	15,280

¹ Beginning 1949, not strictly comparable with data for earlier years because of differences in accounting methods in source materials used.² Beginning 1949, total investments plus cash balances differ from total assets on a ledger basis by the sum of items in transit or suspense at the end of period. Beginning December 1954, includes transactions and assets of the Federal unemployment account, under the Employment Security Administrative Financing Act of 1954; beginning September 1956, includes undistributed appropriations. Beginning September 1960, includes transactions and assets of the employment security administration account under the Employment Security Act of 1960 (Social Security Amendments of 1960).³ Includes accrued interest purchased, and repayments on account of accrued interest on bonds at time of purchase.⁴ Includes, when applicable, loans and transfers from the Federal unemployment account and/or transfers from undistributed appropriations.⁵ Includes transfers from State accounts to railroad unemployment insurance account from July 1939 to May 1941 and from July 1944 to May 1947 totaling \$107 million.⁶ Includes withdrawals totaling \$79 million for temporary disability insurance benefits from Oct. 1946 to Aug. 1948.⁷ Beginning July 1947, includes temporary disability program. Beginning September 1958, includes transactions and assets of the railroad unemployment insurance administration fund. Beginning September 1959, includes transfers (advances) from and repayments to railroad retirement account.⁸ From 1941-57 includes transfers totaling \$108 million to the account from railroad unemployment insurance administration funds, and, from Nov. 1948 to Jan. 1950, transfers of \$12 million out of the account to adjust funds available for administrative expenses because of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act amendments of 1948.

Source: Unpublished Treasury reports.

(Footnotes to table 4—Continued)

under the old-age, survivors, and disability insurance system. Payments from the trust fund(s) to the railroad retirement account—beginning July 1958—are indicated by negative figures, payments to the trust fund(s) from the account—beginning June 1959—by positive figures. Footnote 2 indicates the treatment of interest transfers.

⁴ Represents net expenditures for administration. Beginning November 1961, adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes expenses for central office building construction. Since the January 1957 inception of the disability insurance trust fund, most administrative expenses are paid initially from old-age and survivors insurance trust fund with subsequent reimbursement (plus interest, see footnote 2) from the disability insurance trust fund for the allocated

cost of disability insurance operations. The Treasury Department, however, is regularly reimbursed from the appropriate trust fund for its expenses as incurred.

⁵ Book value: Includes net unamortized premium and discount, accrued interest purchased, and repayments on account of accrued interest on bonds at the time of purchase.⁶ Includes transactions of predecessor fund, the old-age reserve account, January 1937-December 1939.⁷ Revised to correspond with Final Statement of Receipts and Expenditures of the U. S. Government.

Source: Monthly Statement of Receipts and Expenditures of the U. S. Government and unpublished Treasury reports.

TABLE 6.—Old-age, survivors, and disability insurance: Estimated number of employers¹ and workers and amount of earnings in covered employment for specified period, 1940–60²

[Data corrected to Nov. 21, 1960. Beginning 1951, annual data include self-employment; quarterly data exclude self-employment and, after 1954, agricultural labor. Beginning 1957, estimates are preliminary]

Year and quarter	Employers reporting wages (in thousands)	Workers with taxable earnings ³ during period (in thousands)	Taxable earnings ⁴		All workers in covered employment during period ⁵ (in thousands)	Total earnings in covered employment ⁶	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,800	35,368	\$32,974	\$632	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,555	46,353	52,539	1,142	46,353	55,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,290	1,623
1947.....	3,246	48,908	73,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	46,796	81,808	1,748	46,796	99,989	2,137
1950.....	3,345	48,253	87,498	1,812	48,253	109,804	2,274
1951.....	4,440	58,120	120,968	2,081	58,120	148,000	2,550
1952.....	4,450	59,576	128,724	2,161	59,576	161,000	2,700
1953.....	4,350	60,839	136,003	2,235	60,839	173,000	2,840
1954.....	4,350	59,610	133,588	2,241	59,610	172,000	2,860
1955.....	5,050	65,203	157,772	2,420	65,203	195,000	2,990
1956.....	5,100	67,612	170,689	2,525	67,612	214,000	3,170
1957.....	5,100	71,000	181,421	2,560	71,000	231,000	3,250
1958.....	5,100	70,000	181,000	2,590	70,000	233,000	3,330
1959.....	5,200	73,000	202,000	2,770	73,000	251,000	3,440
1951							
January-March.....	3,552	43,908	30,336	691	43,908	31,000	710
April-June.....	3,658	45,453	30,693	675	45,718	33,000	720
July-September.....	3,635	45,693	27,815	609	46,778	33,000	710
October-December.....	3,638	41,846	22,702	543	45,107	35,000	760
1952							
January-March.....	3,565	45,145	33,150	734	45,145	34,000	750
April-June.....	3,690	46,659	32,627	699	46,903	35,000	750
July-September.....	3,663	46,772	29,166	624	48,082	36,000	750
October-December.....	3,640	42,630	24,067	565	47,607	39,000	820
1953							
January-March.....	3,590	46,951	36,382	775	46,951	37,000	790
April-June.....	3,662	48,229	35,963	746	48,497	39,000	800
July-September.....	3,654	47,637	30,864	648	49,187	39,000	790
October-December.....	3,662	41,353	22,824	552	48,046	41,000	850
1954							
January-March.....	3,620	45,984	35,813	779	45,984	37,000	800
April-June.....	3,726	46,790	35,084	750	47,115	38,000	810
July-September.....	3,715	46,250	30,058	650	47,972	38,000	790
October-December.....	3,768	40,292	22,598	561	46,984	41,000	870
1955							
January-March.....	3,830	46,699	38,083	815	46,699	39,000	840
April-June.....	3,951	48,600	38,776	797	48,888	41,000	840
July-September.....	3,948	49,259	35,621	723	50,509	43,000	850
October-December.....	3,985	44,847	28,054	626	50,120	46,000	920
1956							
January-March.....	3,976	49,333	43,031	872	49,333	44,000	890
April-June.....	4,055	50,040	42,547	835	51,234	45,000	880
July-September.....	4,052	50,735	36,811	726	52,373	46,000	880
October-December.....	4,063	45,182	28,958	641	51,533	49,000	950
1957							
January-March.....	4,010	53,044	47,662	899	53,044	49,000	920
April-June.....	4,153	54,544	46,364	850	54,858	50,000	910
July-September.....	4,060	53,846	39,462	733	55,786	51,000	910
October-December.....	4,065	46,561	28,884	620	54,274	52,000	960
1958							
January-March.....	3,997	52,000	47,283	910	52,000	49,000	940
April-June.....	4,110	53,000	45,690	860	53,600	50,000	930
July-September.....	4,060	53,000	39,320	740	55,000	51,000	930
October-December.....	4,100	47,000	29,270	620	55,000	53,000	960
1959							
January-March.....	4,070	53,000	50,500	950	53,000	52,000	980
April-June.....	4,160	55,000	51,200	930	55,600	55,000	990
July-September.....	4,140	55,000	44,700	810	57,000	56,000	980
October-December.....	4,150	51,000	35,400	690	57,000	58,000	1,020
1960							
January-March.....	4,100	55,000	55,000	1,000	55,000	56,000	1,020

¹ Annual data represent number of different employers filing returns for year; quarterly data, number of returns for quarter. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

² Excludes joint coverage under the railroad retirement and old-age, survivors, and disability insurance programs.

³ Represents reported workers with taxable earnings. Annual limit on taxable earnings was \$3,000 through 1950; for 1951–54 it was \$3,600; for 1955–58 it was \$4,200; beginning 1959 it is \$4,800.

⁴ Excludes earnings in excess of taxable limit.

⁵ Includes workers with earnings in excess of annual taxable limit. The difference between workers reported with taxable earnings and total in covered employment represents the number of wage and salary workers not reported because they had already earned the prevailing maximum annual taxable wages from an employer.

⁶ Includes earnings in excess of annual taxable limit. Because of program changes in 1951 and later, estimates beginning 1951 could not be made with the same accuracy possible for earlier periods.

⁷ Rounded to nearest \$10.

TABLE 7.—Old-age, survivors, and disability insurance: Contributions for covered employment, fiscal year 1959-60¹

[In millions]

State ²	Wage and salary employment ³		Self-employment ⁴
	Excluding employment in State and local governments	For State and local governments (under voluntary agreements)	
Total ⁵	\$9,755.7	\$709.8	\$700.7
Alabama	70.9	14.2	7.8
Alaska	6.9	1.1	.6
Arizona	40.0	8.5	4.1
Arkansas	34.5	4.0	7.1
California	904.6	37.7	63.5
Colorado	75.2	3.2	8.6
Connecticut	174.0	6.8	9.0
Delaware	51.1	2.6	1.4
District of Columbia	57.7	-----	1.9
Florida	161.2	14.3	16.5
Georgia	130.0	11.7	10.4
Hawaii	25.3	4.4	1.7
Idaho	29.0	4.2	4.6
Illinois	775.0	10.1	42.7
Indiana	195.9	23.2	19.1
Iowa	83.4	20.2	23.6
Kansas	56.3	13.7	14.5
Kentucky	71.9	7.1	12.1
Louisiana	85.7	4.7	8.4
Maine	32.8	1.0	3.4
Maryland	116.2	16.7	9.2
Massachusetts	317.9	.1	15.0
Michigan	583.4	49.4	26.5
Minnesota	155.0	6.7	18.7
Mississippi	37.2	8.7	8.7
Missouri	232.5	14.6	19.7
Montana	17.8	4.5	4.6
Nebraska	52.9	8.5	12.3
Nevada	15.3	.1	1.1
New Hampshire	29.3	3.1	2.1
New Jersey	314.1	31.3	22.2
New Mexico	24.2	3.8	3.0
New York	1,756.8	128.5	63.2
North Carolina	149.0	20.5	14.9
North Dakota	12.3	3.3	6.3
Ohio	551.0	-----	34.5
Oklahoma	84.5	11.3	10.6
Oregon	75.1	13.4	9.0
Pennsylvania	740.6	49.6	40.3
Rhode Island	40.0	2.8	2.6
South Carolina	56.1	9.8	5.8
South Dakota	13.4	3.9	6.2
Tennessee	104.3	11.2	11.3
Texas	327.3	25.6	27.6
Utah	26.8	5.9	3.4
Vermont	13.2	1.3	1.7
Washington	118.6	19.2	10.4
West Virginia	127.5	20.6	12.6
Wisconsin	47.5	8.3	4.3
Wyoming	191.9	21.1	19.6
Puerto Rico	6.9	2.8	2.0
Virgin Islands	-----	-----	(⁶)
Armed Forces	231.6	-----	-----
Instrumentalities	-----	1.3	-----

¹ Based on employer and self-employment reports compiled by the Department of the Treasury and the Bureau of Old-Age and Survivors Insurance during the specified period. Does not constitute actual deposits into the OASI and DI trust funds during these periods. Not adjusted for refunds arising from overpayment of taxes by multi-employer workers.

² State in which contributions were received.

³ Represents combined employee and employer contributions for wage and salary employment. In the specified period, contributions are based mainly on wages in 1959 subject to the annual taxable limit of \$4,800, taxable at the rate of 2½ percent each for employee and employer, and on wages in 1960

subject to the annual taxable limit of \$4,800, taxable at the rate of 3 percent each for employer and employee.

⁴ Represents individual self-employment taxes on self-employment taxable income. In the specified period, contributions are based mainly on self-employment income in 1959 subject to the annual taxable limit of \$4,800, taxable at the rate of 3¼ percent.

⁵ Includes contributions for workers employed in the Canal Zone and outside the United States, and amounts that could not be identified by State.

⁶ Less than \$50,000.

TABLE 8.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of selected months, December 1948–December 1960, by type of benefit, and monthly benefits awarded, December 1960¹

[Amounts in thousands; data corrected to Feb. 1, 1961]

Item	Total			Old-age	Disability ¹	Wife's or husband's			Child's ⁴			Widow's or wid- ower's	Moth- er's	Par- ent's
	Total	OASI ²	DI ³			Total	OASI ²	DI ³	Total	OASI ²	DI ³			
Number														
In current-payment status at end of—														
December:														
1948	2,314,557	2,314,557		1,047,985		320,928	320,928		581,265	581,265		210,253	142,223	11,908
1950	3,477,243	3,477,243		1,770,984		508,350	508,350		699,703	699,703		314,189	169,438	14,579
1952	5,025,549	5,025,549		2,643,932		737,859	737,859		938,751	938,751		454,563	228,984	21,400
1954	6,886,480	6,886,480		3,775,134		1,015,892	1,015,892		1,160,770	1,160,770		638,091	271,536	25,057
1956	9,128,121	9,128,121		5,112,430		1,433,507	1,433,507		1,340,995	1,340,995		913,069	301,240	26,880
November 1958 ⁵	12,430,234	12,162,177	268,057	6,920,677	227,719	2,031,091	2,018,860	12,231	1,624,135	1,606,028	18,107	1,232,583	353,964	30,065
1959														
December	13,703,918	13,243,564	460,354	7,525,628	334,443	2,208,017	2,160,103	47,914	1,831,548	1,753,551	77,997	1,393,587	376,145	34,550
1960														
January	13,780,137	13,311,962	468,155	7,566,323	339,273	2,216,932	2,168,060	48,872	1,840,090	1,760,080	80,010	1,406,302	376,552	34,665
February	13,850,674	13,376,873	473,801	7,603,838	343,283	2,226,421	2,176,817	49,604	1,847,281	1,766,367	80,914	1,418,147	376,942	34,762
March	13,961,809	13,465,340	496,469	7,656,332	357,134	2,241,077	2,188,236	52,841	1,861,972	1,775,478	86,494	1,432,060	378,348	34,886
April	14,057,718	13,549,261	508,457	7,702,270	363,878	2,253,633	2,199,026	54,627	1,877,229	1,787,277	89,952	1,445,017	380,602	35,069
May	14,148,567	13,635,498	513,069	7,752,618	368,588	2,265,762	2,210,630	55,132	1,889,211	1,796,802	92,409	1,457,944	382,462	35,312
June	14,261,828	13,740,278	521,550	7,812,999	370,787	2,279,907	2,223,531	56,376	1,903,451	1,809,064	94,387	1,471,340	387,858	35,486
July	14,375,965	13,840,326	535,639	7,875,367	380,069	2,294,600	2,236,210	58,390	1,912,691	1,815,511	97,180	1,484,927	392,711	35,600
August	14,464,302	13,919,009	545,293	7,921,218	385,628	2,305,010	2,245,319	59,691	1,923,378	1,823,404	99,974	1,497,786	395,553	35,729
September	14,525,713	13,970,645	555,068	7,951,700	390,884	2,314,197	2,253,110	61,067	1,931,730	1,828,633	103,097	1,508,357	392,969	35,876
October	14,576,805	14,010,762	566,043	7,982,182	398,065	2,320,478	2,258,161	62,317	1,929,673	1,824,012	105,661	1,518,804	391,633	35,970
November	14,730,467	14,090,299	640,168	8,025,477	433,555	2,336,351	2,265,268	71,083	1,973,812	1,838,282	135,530	1,531,469	393,734	36,099
December	14,844,589	14,157,138	687,451	8,061,499	455,371	2,345,983	2,269,384	76,599	2,000,451	1,844,970	155,481	1,543,843	401,358	36,114
Awarded, December 1960	217,722	150,212	68,510	78,291	28,447	32,857	24,925	7,932	48,505	20,374	22,131	21,536	7,746	340
Monthly amount														
In current-payment status at end of—														
December:														
1948	\$45,872.5	\$45,872.5		\$26,564.2		\$4,307.3	\$4,307.3		\$7,549.0	\$7,549.0		\$4,331.0	\$2,958.6	\$162.2
1950	126,856.5	126,856.5		77,678.3		11,994.9	11,994.9		19,366.3	19,366.3		11,481.3	5,800.8	\$34.9
1952	205,179.0	205,179.0		130,217.4		19,178.4	19,178.4		28,141.3	28,141.3		18,482.2	8,272.7	887.0
1954	339,342.0	339,342.0		223,271.8		32,270.6	32,270.6		40,966.4	40,966.4		29,525.7	12,088.9	1,188.6
1956	482,592.9	482,592.9		322,536.8		48,325.6	48,325.6		59,323.7	59,323.7		45,780.0	14,262.2	1,364.8
November 1958 ⁵	697,528.6	677,103.7	\$20,424.9	459,201.1	\$19,615.7	71,230.1	70,814.8	\$415.2	64,130.2	63,636.3	\$494.0	63,976.6	17,886.5	1,588.3
1959														
December	\$45,144.3	\$11,237.3	\$3,907.0	\$47,749.1	\$2,766.8	\$4,254.2	\$2,526.8	\$1,727.3	\$8,715.6	\$7,301.2	\$2,414.4	\$7,947.4	\$1,579.2	\$2,033.6
1960														
January	\$51,890.9	\$17,429.6	\$4,461.3	\$55,068.6	\$2,215.7	\$4,759.5	\$2,997.1	\$1,782.4	\$1,279.7	\$7,796.5	\$2,483.2	\$7,884.8	\$1,639.2	\$2,043.5
February	\$58,096.7	\$23,179.2	\$4,887.5	\$55,006.3	\$2,584.5	\$5,251.1	\$3,465.1	\$1,786.0	\$1,771.3	\$7,254.4	\$2,517.0	\$8,062.6	\$1,717.9	\$2,053.0
March	\$66,981.5	\$30,499.3	\$5,482.2	\$56,081.5	\$3,182.8	\$5,944.7	\$4,036.9	\$1,907.8	\$2,535.3	\$7,943.7	\$2,691.6	\$8,611.0	\$1,861.0	\$2,065.2
April	\$74,287.8	\$37,032.8	\$6,255.0	\$56,531.8	\$3,498.9	\$6,511.7	\$4,544.8	\$1,966.9	\$3,345.3	\$8,556.0	\$2,789.3	\$9,473.6	\$2,054.6	\$2,082.0
May	\$81,160.6	\$43,667.9	\$7,492.7	\$56,920.3	\$3,648.0	\$7,059.0	\$5,076.9	\$1,982.1	\$4,008.3	\$9,145.7	\$2,862.6	\$10,312.3	\$2,210.7	\$2,102.0
June	\$89,862.5	\$51,791.2	\$8,071.4	\$57,594.5	\$3,122.9	\$7,700.6	\$5,675.8	\$2,024.8	\$4,788.8	\$1,865.1	\$2,923.7	\$10,229.2	\$2,609.0	\$2,117.4
July	\$99,122.9	\$60,049.1	\$9,073.8	\$58,150.4	\$3,969.8	\$8,384.5	\$6,287.7	\$2,096.8	\$5,863.2	\$2,356.0	\$3,067.2	\$10,130.7	\$2,966.3	\$2,128.0
August	\$106,194.5	\$66,476.7	\$9,717.8	\$58,475.5	\$4,483.8	\$8,883.7	\$6,741.8	\$2,142.0	\$6,594.4	\$2,902.4	\$3,062.0	\$10,098.7	\$3,219.2	\$2,139.1
September	\$110,963.2	\$70,514.1	\$10,349.1	\$58,252.2	\$4,971.0	\$9,294.2	\$7,106.3	\$2,187.8	\$6,525.9	\$3,335.0	\$3,190.3	\$10,000.0	\$3,151.8	\$2,151.8
October	\$115,056.5	\$73,929.7	\$11,126.8	\$59,814.1	\$5,626.1	\$9,584.5	\$7,356.3	\$2,228.1	\$6,478.8	\$3,206.3	\$3,272.5	\$10,391.9	\$3,000.2	\$2,160.9
November	\$124,844.3	\$82,453.8	\$12,390.5	\$60,075.9	\$6,769.8	\$10,152.1	\$7,669.5	\$2,482.6	\$6,288.0	\$4,149.9	\$4,138.1	\$10,220.7	\$3,166.0	\$2,171.8
December	\$136,320.6	\$88,320.5	\$13,000.2	\$60,849.1	\$7,667.5	\$10,502.6	\$7,867.0	\$2,635.6	\$6,275.3	\$4,578.2	\$4,697.1	\$10,053.6	\$3,794.7	\$2,177.9
Awarded, December 1960	\$13,205.1	\$9,509.2	\$3,396.0	\$5,700.4	\$2,610.8	\$1,206.8	\$952.7	\$254.1	\$1,856.8	\$1,225.7	\$311.1	\$1,323.4	\$493.1	\$23.9

¹ For an explanation of the treatment of dual entitlements, see the *Bulletin* for April 1957, p. 29, table 4, footnote 1.

² Benefits under the old-age and survivors insurance (OASI) parts of the old-age, survivors, and disability insurance program are payable from the old-age and survivors insurance trust fund to old-age insurance (retired-worker) beneficiaries and their dependents and to survivors of deceased workers. Benefits under the disability insurance (DI) part of the program are payable from the disability insurance trust fund to disability insurance (disabled-worker) beneficiaries and their dependents.

³ Monthly benefits to disabled workers under age 65. For months before

November 1960, disability benefits were limited to disabled workers aged 50-64.

⁴ Includes benefits payable to disabled persons aged 18 or over—dependent children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on monthly benefits and lump sums awarded and monthly benefits in current-payment status were suspended for December 1958; the figures on benefits in current-payment status at the end of December 1958 are therefore not available.

TABLE 9.—Old-age, survivors, and disability insurance: Number of monthly benefits awarded, by type of benefit, 1956-60

[Corrected to Jan. 30, 1961]

Year and quarter ¹	Total			Old-age	Disability ²	Wife's or husband's			Child's ³			Widow's or widower's	Mother's	Parent's
	Total	OASI ⁴	DI ⁵			Total	OASI ⁴	DI ⁵	Total	OASI ⁴	DI ⁵			
1956.....	1,855,296	1,855,296	-----	934,033	-----	384,562	384,562	-----	211,783	211,783	-----	253,524	67,475	3,919
1957.....	2,832,344	2,832,344	-----	1,424,975	-----	578,012	578,012	-----	313,163	313,163	-----	244,633	88,174	4,586
1958 (Jan.-Nov.) ⁶	2,123,465	1,960,899	162,566	1,041,668	131,382	379,473	366,553	12,920	286,782	268,518	18,264	199,320	81,467	3,373
1959 ⁷	2,501,802	2,191,037	310,765	1,089,740	177,811	444,816	390,517	54,299	426,935	348,280	78,655	252,683	102,020	7,797
1960.....	2,336,131	1,969,828	366,303	981,776	207,796	394,170	339,975	54,195	415,715	311,408	104,312	239,195	92,623	4,856
1956.....														
Jan.-Mar.....	346,713	346,713	-----	185,202	-----	59,905	59,905	-----	32,382	32,382	-----	31,845	16,587	792
Apr.-June.....	413,242	413,242	-----	223,409	-----	73,641	73,641	-----	40,706	40,706	-----	35,271	19,244	911
July-Sept.....	438,803	438,803	-----	244,225	-----	87,051	87,051	-----	55,098	55,098	-----	33,842	17,748	839
Oct.-Dec.....	656,538	656,538	-----	281,137	-----	163,965	163,965	-----	43,597	43,597	-----	182,666	13,896	1,377
1957.....														
Jan.-Mar.....	659,108	659,108	-----	348,707	-----	151,509	151,509	-----	65,681	65,681	-----	72,076	19,890	1,245
Apr.-June.....	950,330	950,330	-----	538,103	-----	226,371	226,371	-----	94,029	94,029	-----	66,857	24,645	1,325
July-Sept.....	641,756	506,490	135,266	264,506	135,266	100,944	100,944	-----	72,626	72,626	-----	48,603	18,849	962
Oct.-Dec.....	581,150	537,614	43,536	273,659	43,536	90,188	90,188	-----	80,827	80,827	-----	88,007	24,700	1,053
1958.....														
Jan.-Mar.....	546,939	502,668	44,271	263,420	44,271	95,847	95,847	-----	67,599	67,599	-----	54,374	20,611	817
Apr.-June.....	711,565	672,548	39,017	371,765	39,017	128,665	128,665	-----	85,599	85,599	-----	80,996	23,653	970
July-Sept.....	547,059	516,815	30,244	271,872	30,244	92,757	92,757	-----	74,213	74,213	-----	54,668	22,423	862
Oct.-Nov. ⁸	317,902	288,868	29,034	134,611	17,850	62,204	49,284	12,920	59,371	41,107	18,264	30,282	12,880	704
1959.....														
Jan.-Mar.....	764,832	674,932	89,900	338,484	45,642	140,618	122,570	18,048	128,520	102,310	26,210	78,953	30,123	2,402
Apr.-June.....	651,282	587,481	63,801	302,131	35,182	118,359	107,230	11,629	105,961	88,971	16,990	61,323	25,829	1,997
July-Sept.....	567,260	485,543	81,717	240,781	50,506	95,911	83,220	12,691	99,135	80,615	18,520	55,804	23,400	1,723
Oct.-Dec.....	518,428	443,081	75,347	208,344	46,481	89,428	77,497	11,931	93,319	76,384	16,935	56,603	22,668	1,585
1960.....														
Jan.-Mar.....	556,224	497,177	59,047	246,386	36,956	98,391	89,394	8,997	88,726	75,632	13,094	62,360	22,165	1,240
April-June.....	605,231	537,255	67,976	270,388	41,779	106,142	95,234	10,908	99,016	83,727	15,289	61,171	25,296	1,439
July-Sept.....	548,903	481,148	67,755	238,815	41,803	93,378	82,752	10,626	92,328	77,002	15,326	57,762	23,647	1,170
Oct.-Dec.....	625,773	454,248	171,525	226,187	87,258	96,259	72,595	23,664	135,645	75,042	60,603	57,902	21,515	1,007

¹ Annual data for 1940-55 appear in the 1958 Annual Statistical Supplement, p. 23, table 34.² See footnote 2, table 8, page 30.³ Monthly benefits to disabled workers under age 65. For months before November 1960, disability benefits were limited to disabled workers aged 50-64.⁴ Includes benefits payable to disabled persons aged 18 or over—dependent

children of disabled, deceased, or retired workers—whose disability began before age 18.

⁵ To effect the benefit increases provided by the 1958 amendments, certain operations affecting statistical data on benefits awarded and monthly benefits in current-payment status were suspended for December 1958; figures on benefits awarded in December 1958 are therefore not available separately but are included in the figures for benefits awarded in January 1959.

TABLE 10.—Old-age, survivors, and disability insurance: Number of wife's or husband's monthly benefits awarded, 1956-60

[Included in table 9; data corrected to Jan. 30, 1961]

Year and quarter	Total			Aged wife's ¹			Young wife's ²			Husband's		
	Total	OASI ³	DI ⁴	Total	OASI ³	DI ⁴	Total	OASI ³	DI ⁴	Total	OASI ³	DI ⁴
1956.....	384,562	384,562	-----	361,391	361,391	-----	20,162	20,162	-----	3,009	3,009	-----
1957.....	578,012	578,012	-----	537,454	537,454	-----	36,289	36,289	-----	4,269	4,269	-----
1958 (Jan.-Nov.) ⁵	379,473	366,353	12,920	339,166	334,131	5,035	37,442	29,573	7,869	2,865	2,849	16
1959 ⁶	444,816	390,517	54,299	373,609	352,308	21,301	68,275	35,431	32,844	2,932	2,778	154
1956.....												
January-March.....	59,905	59,905	-----	54,611	54,611	-----	4,637	4,637	-----	657	657	-----
April-June.....	73,641	73,641	-----	66,976	66,976	-----	5,838	5,838	-----	827	827	-----
July-September.....	87,051	87,051	-----	80,490	80,490	-----	5,737	5,737	-----	824	824	-----
October-December.....	163,965	163,965	-----	159,314	159,314	-----	3,950	3,950	-----	701	701	-----
1957.....												
January-March.....	151,509	151,509	-----	143,841	143,841	-----	6,765	6,765	-----	903	903	-----
April-June.....	226,371	226,371	-----	211,044	211,044	-----	13,693	13,693	-----	1,634	1,634	-----
July-September.....	100,944	100,944	-----	91,852	91,852	-----	8,191	8,191	-----	901	901	-----
October-December.....	99,188	99,188	-----	90,717	90,717	-----	7,640	7,640	-----	831	831	-----
1958.....												
January-March.....	95,847	95,847	-----	87,941	87,941	-----	7,236	7,236	-----	670	670	-----
April-June.....	128,665	128,665	-----	117,239	117,239	-----	10,440	10,440	-----	966	966	-----
July-September.....	92,757	92,757	-----	84,175	84,175	-----	7,768	7,768	-----	814	814	-----
October-November ⁷	62,204	49,284	12,920	49,811	44,776	5,035	11,098	4,129	7,869	395	379	16
1959.....												
January-March ⁸	140,618	122,570	18,048	118,644	111,480	7,164	21,133	10,304	10,829	841	786	55
April-June.....	118,559	107,230	11,329	101,256	96,373	4,883	16,780	10,059	6,721	823	798	25
July-September.....	95,911	83,220	12,691	79,897	74,364	5,533	15,345	7,725	7,620	669	631	38
October-December.....	89,428	77,497	11,931	73,812	69,591	4,221	15,017	7,343	7,674	599	563	36
1960.....												
January-March.....	98,391	89,394	8,997	84,481	80,894	3,587	13,376	8,001	5,375	534	499	35
April-June.....	106,142	95,234	10,908	89,981	85,547	4,434	15,321	9,079	6,442	640	608	32
July-September.....	93,378	82,752	10,626	78,762	74,659	4,103	14,057	7,554	6,503	559	539	20

¹ Wife aged 65 or over, or wife aged 62-64 with no entitled children in her care.² See footnote 2, table 8, page 30.³ Wife under age 65 with one or more entitled children in her care.⁴ See footnote 5, table 8, page 30.

TABLE 11.—Old-age, survivors, and disability insurance: Number of child's monthly benefits awarded, 1956-60

[Included in table 9; data corrected to Jan. 30, 1961]

Year and quarter	Total			Children of retired workers			Children of deceased workers			Children of disabled workers		
	Total	Under age 18	Aged 18 or over (disabled) ¹	Total	Under age 18	Aged 18 or over (disabled) ¹	Total	Under age 18	Aged 18 or over (disabled) ¹	Total	Under age 18	Aged 18 or over (disabled) ¹
1956.....	211,783	211,783	-----	37,900	37,900	-----	173,883	173,883	-----	-----	-----	-----
1957.....	313,163	283,656	29,507	81,842	64,593	17,249	231,321	219,063	12,258	-----	-----	-----
1958 (Jan.-Nov.) ²	286,782	267,812	18,970	63,408	52,028	11,380	205,110	197,536	7,574	18,264	18,248	16
1959 ³	426,935	389,256	37,679	83,157	62,382	20,775	265,123	250,301	14,822	78,655	76,573	2,082
1956.....												
January-March.....	52,382	52,382	-----	8,825	8,825	-----	43,557	43,557	-----	-----	-----	-----
April-June.....	60,706	60,706	-----	11,203	11,203	-----	49,503	49,503	-----	-----	-----	-----
July-September.....	55,098	55,098	-----	10,354	10,354	-----	44,744	44,744	-----	-----	-----	-----
October-December.....	43,597	43,597	-----	7,518	7,518	-----	36,079	36,079	-----	-----	-----	-----
1957.....												
January-March.....	65,681	62,137	3,544	14,429	12,406	1,933	51,252	49,641	1,611	-----	-----	-----
April-June.....	94,029	87,263	6,766	26,937	25,086	3,851	65,062	62,177	2,915	-----	-----	-----
July-September.....	72,626	60,409	12,217	21,192	13,846	7,346	51,434	46,563	4,871	-----	-----	-----
October-December.....	80,837	73,847	6,990	17,284	13,165	4,119	63,543	60,682	2,861	-----	-----	-----
1958.....												
January-March.....	67,599	62,194	5,405	16,164	13,013	3,151	51,435	49,181	2,254	-----	-----	-----
April-June.....	85,599	79,810	5,789	21,904	18,286	3,618	63,695	61,524	2,171	-----	-----	-----
July-September.....	74,213	69,248	4,965	16,735	13,673	3,062	57,478	55,575	1,903	-----	-----	-----
October-November ⁴	59,371	56,560	2,811	8,605	7,056	1,549	32,502	31,256	1,246	18,264	18,248	16
1959.....												
January-March ⁵	128,520	118,263	10,257	24,842	18,978	5,864	77,468	73,848	3,620	26,210	25,757	453
April-June.....	105,961	97,032	8,929	23,062	17,916	5,146	65,909	62,515	3,394	16,960	16,601	359
July-September.....	99,135	89,251	9,884	18,779	13,365	5,414	61,836	57,938	3,898	18,520	17,936	584
October-December.....	93,319	84,690	8,629	16,474	12,133	4,341	59,910	56,300	3,610	16,935	16,257	678
1960.....												
January-March.....	88,726	81,575	7,151	18,385	14,618	3,767	57,247	54,323	2,924	13,094	12,634	460
April-June.....	99,016	92,545	6,471	19,606	16,132	3,474	64,121	61,607	2,514	15,289	14,806	483
July-September.....	92,328	86,195	6,133	16,316	13,018	3,298	60,686	58,320	2,366	15,326	14,857	469

¹ Dependent children whose disability began before age 18.² See footnote 5, table 8, page 30.

TABLE 12.—Old-age, survivors, and disability insurance: Number of widow's, widower's, and mother's benefits awarded, 1956-60

[Included in table 9; data corrected to Jan. 30, 1961]

Year and quarter	Widow's or widower's			Mother's		
	Total	Widow's	Widower's	Total	Widowed mother	Divorced wife
1956.....	253,524	253,191	333	67,475	67,410	66
1957.....	244,633	244,172	461	86,174	86,102	72
1958 January-November ¹	199,320	198,948	372	81,467	81,392	75
1959.....	252,663	252,100	563	102,020	101,933	87
1956						
January-March.....	31,845	31,769	76	16,587	16,572	15
April-June.....	35,271	35,187	84	19,244	19,224	20
July-September.....	33,842	33,760	82	17,748	17,733	15
October-December.....	152,566	152,475	91	13,896	13,881	15
1957						
January-March.....	72,076	71,079	97	10,890	10,878	12
April-June.....	65,857	65,707	150	24,645	24,624	21
July-September.....	48,603	48,496	107	18,849	18,831	18
October-December.....	58,097	57,990	107	24,790	24,769	21
1958						
January-March.....	54,374	54,274	100	20,611	20,596	15
April-June.....	50,996	50,883	113	25,553	25,530	23
July-September.....	54,068	54,556	112	22,423	22,403	20
October-November ¹	30,282	30,235	47	12,880	12,863	17
1959						
January-March ¹	78,053	78,757	196	30,123	30,106	17
April-June.....	61,323	61,166	157	25,829	25,812	17
July-September.....	55,804	55,687	117	23,400	23,372	28
October-December.....	56,603	56,490	113	22,668	22,643	25
1960						
January-March.....	62,300	62,240	120	22,165	22,131	34
April-June.....	61,171	61,042	129	25,296	25,271	25
July-September.....	57,762	57,662	100	23,647	23,617	30

¹ See footnote 5, table 8, page 30.

TABLE 13.—Old-age, survivors, and disability insurance: Number of wife's and mother's monthly benefits, with entitlement dependent on the entitlement of a disabled person aged 18 or over to a child's monthly benefit, awarded, 1957-60

[Partly included in tables 9, 10, and 12; data corrected to Jan. 30, 1961]

Year and quarter	Wife's ¹			Mother's ¹
	Total	Wife of retired worker	Wife of disabled worker	
1957.....	2,544	2,544	—	2,018
1958 (Jan.-Nov.) ²	2,088	2,084	4	1,263
1959 ³	3,115	2,737	378	1,703
1957				
Jan.-Mar.....	204	204	—	222
Apr.-June.....	455	455	—	447
July-Sept.....	1,103	1,103	—	805
Oct.-Dec.....	782	782	—	484
1958				
Jan.-Mar.....	523	523	—	302
Apr.-June.....	658	658	—	402
July-Sept.....	895	895	—	291
Oct.-Nov. ³	282	278	4	178
1959				
Jan.-Mar. ³	718	636	82	494
Apr.-June.....	754	731	23	378
July-Sept.....	826	716	110	424
Oct.-Dec.....	817	654	163	407
1960				
Jan.-Mar.....	725	576	149	440
Apr.-June.....	803	638	165	422
July-Sept.....	743	605	138	386

¹ Payable to a wife or mother entitled to benefits solely because she had in her care at least one disabled person aged 18 or over entitled to child's benefits; excludes a wife or mother beneficiary who had both disabled and nondisabled entitled children in her care.² See footnote 5, table 8, page 30.

TABLE 14.—Old-age, survivors, and disability insurance: Number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1956-60

[Corrected to Jan. 30, 1961]

Year and quarter ¹	Number of payments	Number of deceased workers
1956.....	572,291	546,994
1957.....	718,672	689,282
1958 (Jan.-Nov.) ²	683,964	658,825
1959 ³	855,032	822,413
1960.....	809,194	778,660
1956		
January-March.....	140,862	135,218
April-June.....	162,620	155,288
July-September.....	149,894	142,149
October-December.....	119,215	114,349
1957		
January-March.....	173,108	166,199
April-June.....	196,975	190,089
July-September.....	158,649	152,011
October-December.....	187,940	180,963
1958		
January-March.....	179,534	172,541
April-June.....	210,895	202,300
July-September.....	187,770	180,114
October-November ³	106,765	101,870
1959		
January-March ³	252,314	243,607
April-June.....	211,169	203,067
July-September.....	198,930	190,918
October-December.....	192,619	184,821
1960		
January-March.....	204,179	196,930
April-June.....	223,619	215,216
July-September.....	201,834	193,762
October-December.....	179,562	172,732

¹ Annual data for 1940-53 appear in the 1958 Annual Statistical Supplement, p. 25, table 39.² See footnote 5, table 8, page 30.

TABLE 15.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1960 ¹

State	Nonfarm place- ments	Initial claims		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment ²
		Total ³	Women	Total	Women	All types of unemployment ⁴			Total unemployment		
						Weeks com- pensated	Benefits paid ⁴	Average weekly number of benefi- ciaries	Weeks com- pensated	Average weekly payment	
Total	377,595	2,174,653	661,726	10,686,939	3,258,516	9,105,307	\$300,203,696	2,069,388	8,341,969	\$34.18	2,639,139
Alabama.....	4,825	21,216	4,527	157,954	34,622	126,655	2,984,467	28,785	121,241	23.94	37,209
Alaska.....	443	2,550	260	17,148	2,481	18,264	675,253	4,151	17,409	37.44	4,568
Arizona.....	7,017	9,721	1,418	81,229	10,157	37,146	1,154,858	8,442	35,664	31.44	12,167
Arkansas.....	4,300	19,103	4,742	97,141	26,613	64,669	1,431,084	14,696	59,136	22.76	24,377
California.....	35,816	190,194	46,586	1,156,078	340,296	1,028,319	42,109,005	233,709	976,009	41.58	269,804
Colorado.....	5,510	11,338	1,304	67,106	11,499	48,504	1,848,566	11,024	44,850	39.20	14,096
Connecticut.....	7,217	48,948	17,364	177,830	74,813	158,958	5,848,847	36,127	151,066	37.75	45,477
Delaware.....	396	4,895	630	20,394	4,999	20,834	689,988	4,735	19,439	33.80	4,937
District of Columbia.....	3,111	5,203	814	25,525	7,342	19,771	622,129	4,493	19,307	26.56	6,302
Florida.....	15,067	27,302	8,099	182,248	47,311	101,472	2,803,834	23,062	95,183	28.28	33,670
Georgia.....	7,427	27,557	11,235	180,993	79,613	141,050	8,433,532	32,057	120,614	26.58	40,220
Hawaii.....	886	2,337	770	22,020	12,098	19,288	601,428	4,384	17,008	33.02	5,049
Idaho.....	2,381	7,455	1,064	42,752	6,254	35,259	1,250,766	8,013	33,985	35.76	10,696
Illinois.....	12,840	108,731	31,188	532,614	157,035	444,167	15,155,946	100,947	419,561	34.86	128,120
Indiana.....	4,318	53,166	12,502	232,837	56,188	207,343	6,459,721	47,123	192,357	32.27	68,237
Iowa.....	5,518	14,354	3,865	63,843	17,170	45,237	1,307,740	10,281	41,277	30.10	10,690
Kansas.....	5,341	12,293	1,689	57,551	14,300	49,766	1,651,137	11,310	46,306	33.92	14,355
Kentucky.....	4,035	23,505	5,290	152,850	33,497	111,239	3,240,376	25,282	102,264	30.27	36,554
Louisiana.....	4,710	20,429	2,404	149,207	23,528	121,935	3,625,532	27,713	111,510	30.82	33,443
Maine.....	1,353	11,519	3,579	72,243	31,974	64,286	1,385,318	14,610	57,893	21.85	17,865
Maryland.....	3,265	39,754	9,745	179,438	50,011	180,376	5,609,158	40,995	170,782	31.75	42,498
Massachusetts.....	9,947	98,092	50,078	410,700	187,412	367,106	12,159,529	83,433	292,447	36.85	102,880
Michigan.....	8,641	93,959	14,858	511,671	95,343	426,681	15,395,193	96,973	409,591	36.83	140,842
Minnesota.....	6,196	28,387	5,283	167,517	33,768	144,601	4,329,046	32,864	138,644	30.40	41,478
Mississippi.....	5,652	17,783	5,709	87,990	26,010	64,671	1,499,400	14,698	59,252	23.91	21,294
Missouri.....	5,306	54,201	16,087	211,365	66,574	163,314	4,302,841	37,117	136,103	31.94	51,914
Montana.....	1,960	7,222	1,039	35,356	8,700	42,694	1,188,915	7,703	42,694	27.70	10,269
Nebraska.....	3,862	8,309	1,459	28,489	10,025	24,072	708,528	5,471	22,675	30.32	7,509
Nevada.....	1,632	5,215	1,181	24,054	6,805	22,294	825,450	5,067	20,879	37.81	5,750
New Hampshire.....	1,043	8,191	3,563	33,966	17,133	28,281	728,848	6,428	24,882	27.58	8,627
New Jersey.....	8,973	105,438	51,305	455,896	231,229	434,279	13,683,339	98,700	376,868	32.64	112,553
New Mexico.....	2,446	8,040	677	42,829	6,714	33,464	982,519	7,605	31,817	29.89	9,132
New York.....	52,853	365,161	146,535	1,316,072	508,004	1,140,503	39,529,801	259,205	1,012,659	36.74	335,960
North Carolina.....	9,188	43,580	21,886	182,593	93,269	177,974	3,585,896	40,449	159,883	20.89	51,873
North Dakota.....	1,854	3,976	233	21,189	1,626	21,294	616,649	4,840	18,318	29.20	6,203
Ohio.....	14,773	129,816	22,260	763,626	144,642	640,933	27,027,083	145,667	609,779	42.85	185,026
Oklahoma.....	6,930	16,009	3,248	93,011	25,794	71,894	1,902,492	16,340	67,808	27.16	22,924
Oregon.....	3,960	31,750	4,849	156,364	30,073	120,838	4,334,702	27,463	112,972	36.53	37,160
Pennsylvania.....	21,668	245,992	80,014	1,153,948	325,534	977,109	30,903,333	222,070	875,484	33.25	279,433
Puerto Rico.....	3,477	1,723	528	11,813	3,973	60,772	1,786,243	13,812	55,040	30.72	17,574
Rhode Island.....	1,491	20,669	10,889	68,428	31,577	60,772	1,786,243	13,812	55,040	30.72	17,574
South Carolina.....	4,332	12,625	4,958	79,704	33,766	64,084	1,411,631	14,555	60,041	22.52	19,241
South Dakota.....	1,269	3,175	408	12,923	2,524	9,061	258,164	2,059	8,304	29.51	3,209
Tennessee.....	6,360	27,983	7,635	196,137	61,520	150,191	3,607,907	34,134	137,953	24.76	48,871
Texas.....	31,486	45,513	8,649	259,990	67,837	241,649	5,812,839	54,920	227,101	24.54	68,945
Utah.....	2,726	6,206	1,167	33,225	8,864	24,904	843,527	5,660	23,665	34.41	8,151
Vermont.....	543	5,159	1,701	20,778	8,318	18,961	507,652	4,309	17,071	28.10	5,467
Virgin Islands.....	221	0	0	0	0						
Virginia.....	5,194	20,936	5,906	91,564	31,907	67,219	1,685,785	15,277	62,891	25.86	21,528
Washington.....	5,285	46,623	9,104	269,404	72,335	239,084	7,756,335	54,337	227,968	32.77	64,128
West Virginia.....	1,789	17,960	2,092	150,646	19,223	121,137	2,863,742	27,531	111,881	24.38	36,454
Wisconsin.....	8,715	35,334	8,657	184,645	53,732	147,851	5,626,566	33,603	131,468	38.87	46,151
Wyoming.....	917	3,035	323	12,042	2,494	13,854	553,056	3,149	13,170	40.53	3,361

¹ Excludes data for the Federal employees' unemployment compensation program, administered by the States as agents of the Federal Government.

² Excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate

combined-wage plan.

⁵ Includes 38 placements made in Guam, not shown separately.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

TABLE 16.—Number of recipients of public assistance in the United States, by month, December 1959–December 1960¹

[All programs except general assistance include cases receiving only vendor payments for medical care]

Year and month	Number of recipients							Percentage change from previous month					
	Old-age assistance	Medical assistance for the aged ¹	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴	Old-age assistance	Aid to dependent children (recipients)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases) ⁴
			Families	Total ³	Children								
1959													
December	2,393,990		779,150	2,953,234	2,273,160	109,062	350,333	399,000	-0.2	+0.9	(⁵)	+0.6	-3.3
1960													
January	2,387,398		781,354	2,964,725	2,281,892	108,881	352,038	413,000	-0.3	+0.4	-0.2	+0.5	+3.4
February	2,378,154		785,212	2,980,954	2,294,899	108,643	353,425	422,000	-0.4	+0.5	-0.2	+0.4	+2.4
March	2,372,645		792,773	3,012,600	2,319,749	108,224	356,121	436,000	-0.2	+1.1	-0.4	+0.5	+3.0
April	2,365,399		796,340	3,027,918	2,332,109	107,785	358,286	410,000	-0.3	+0.5	-0.4	+0.6	-5.9
May	2,361,324		796,782	3,031,185	2,335,339	107,812	360,547	384,000	-0.2	+0.1	(⁵)	+0.6	-6.3
June	2,358,539		794,396	3,023,311	2,330,106	107,978	362,315	366,000	-0.1	-0.3	+0.2	+0.6	-4.6
July	2,354,864		789,281	3,005,299	2,317,663	107,876	364,525	353,000	-0.2	-0.6	-0.1	+0.5	-3.6
August	2,352,956		783,804	2,981,683	2,298,493	107,864	366,292	359,000	-0.1	-0.8	(⁵)	+0.5	+1.5
September	2,350,980		786,022	2,995,900	2,310,880	107,740	367,947	361,000	-0.1	+0.5	-0.1	+0.5	+0.6
October	2,349,765		789,782	3,012,526	2,324,475	107,672	370,797	365,000	-0.1	+0.6	-0.1	+0.8	+1.1
November	2,331,764	11,806	795,056	3,034,374	2,341,776	107,565	372,410	385,000	-0.1	+0.7	-0.1	+0.4	+5.5
December	2,332,067	14,662	806,341	3,081,124	2,378,191	107,557	373,925	431,000	-0.1	+1.5	(⁵)	+0.4	+11.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Program initiated in October 1960 under the Social Security Amendments of 1960.³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered.

In determining the amount of assistance.

⁴ Excludes Idaho; data not available.⁵ Decrease of less than 0.05 percent.⁶ Increase of less than 0.05 percent.⁷ Excludes Massachusetts; data for November incomplete.TABLE 17.—Amount of public assistance payments in the United States, by month, December 1959–December 1960¹

[All programs except general assistance include vendor payments for medical care]

Year and month	Amount of assistance							Percentage change from previous month					
	Total ²	Old-age assistance	Medical assistance for the aged ³	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ⁴	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ⁴
1959													
December	\$310,424,000	\$157,987,875		\$85,734,219	\$7,777,448	\$22,751,882	\$27,764,000	+0.4	+0.3	+1.8	+3.0	+1.6	-3.3
1960													
January	312,714,000	159,407,898		86,142,423	7,872,816	22,779,109	28,222,000	+0.7	+0.9	+0.5	+1.2	+0.1	+1.6
February	314,878,000	159,599,456		86,672,022	7,809,101	22,913,131	29,150,000	+0.7	+0.1	+0.6	-0.8	+0.6	+8.3
March	330,039,000	160,883,233		88,197,753	7,834,322	23,374,357	30,578,000	+1.6	+0.8	+1.8	+0.3	+2.0	+4.9
April	318,592,000	161,461,560		88,529,478	7,810,945	23,584,334	28,219,000	-0.5	+0.4	+0.4	-0.3	+0.9	-7.4
May	315,852,000	161,015,244		88,401,160	7,819,592	23,099,643	25,787,000	-0.9	-0.3	-0.1	+0.1	+0.5	-8.9
June	313,245,000	160,404,464		88,002,514	7,865,814	23,932,592	24,709,000	-0.8	-0.4	-0.5	+0.6	+1.0	-4.7
July	312,614,000	161,259,557		87,728,164	7,852,139	24,138,385	23,556,000	-0.2	+0.5	-0.8	-0.2	+0.9	-4.7
August	314,346,000	161,762,171		87,593,605	7,879,502	24,268,000	24,488,000	+0.6	+0.3	-0.2	+0.3	+0.5	+4.0
September	316,561,000	161,621,858		88,805,831	7,914,113	24,543,299	24,776,000	+0.7	-0.1	+1.4	+0.4	+1.1	+1.2
October	318,602,000	163,199,393		89,426,978	7,858,274	24,735,817	25,032,000	+0.6	+1.0	+0.7	-0.7	+0.8	+1.0
November	321,308,000	160,440,192	\$2,255,660	90,398,711	7,831,213	24,895,466	26,891,000	+1.7	-0.1	+1.1	-0.3	+0.6	+7.4
December	329,693,000	161,257,151	\$2,870,015	92,603,395	7,870,219	25,288,855	30,820,000	+2.6	+0.3	+2.4	+0.5	+1.6	+14.6

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.³ Program initiated in October 1960 under the Social Security Amendments

of 1960.

⁴ Excludes Idaho; data not available.⁵ Excludes \$83,897 for November and \$93,486 for December in money payments in Massachusetts not subject to Federal participation.⁶ Excludes Massachusetts for old-age assistance; data for November incomplete.

TABLE 18.—Average payment per recipient for all assistance, for money payments, and for vendor payments for medical care, by program and State, December 1960 ¹

State	Old-age assistance			Medical assistance for the aged	Aid to dependent children (per recipient)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance	Money payments to recipients	Vendor payments for medical care		All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care
All States.....	\$99.15	\$58.21	\$10.94	\$105.75	\$30.06	\$28.25	\$1.80	\$73.17	\$67.08	\$6.00	\$67.63	\$55.39	\$12.24
Alabama.....	52.81	51.00	1.75	-----	9.98	9.97	.01	40.54	40.54	-----	36.92	36.90	.02
Alaska.....	64.98	64.98	-----	-----	32.86	32.86	-----	72.92	72.92	-----	(²)	(²)	(²)
Arizona.....	61.37	61.37	-----	-----	29.38	29.38	-----	72.62	72.62	-----	(²)	(²)	(²)
Arkansas.....	51.65	45.71	5.94	-----	15.70	15.23	.52	56.15	51.37	4.78	39.47	32.06	7.41
California.....	93.67	80.28	13.39	-----	47.01	43.24	3.77	107.00	98.57	8.43	95.05	79.45	15.59
Colorado.....	99.71	82.59	17.12	-----	34.33	33.43	.90	83.63	73.74	9.89	70.90	68.13	2.77
Connecticut.....	113.38	91.85	21.53	-----	49.72	42.67	7.06	103.00	87.87	15.13	127.02	93.61	33.41
Delaware.....	50.54	50.54	-----	-----	22.73	22.73	-----	70.15	65.90	4.25	65.41	65.41	-----
District of Columbia.....	65.93	56.42	9.51	-----	33.81	33.76	.05	68.33	68.33	-----	75.54	71.82	3.72
Florida.....	57.60	50.22	7.37	-----	16.93	16.36	.56	62.14	57.23	4.91	64.68	55.91	8.77
Georgia.....	47.21	47.21	-----	-----	23.55	23.55	-----	52.46	52.46	-----	51.74	51.74	-----
Guam.....	25.29	25.29	-----	-----	12.74	12.74	-----	(²)	(²)	-----	22.89	22.89	-----
Hawaii.....	68.48	61.55	6.93	-----	35.29	31.71	3.58	79.37	73.42	5.95	82.85	71.08	11.78
Idaho.....	73.35	58.91	14.43	-----	41.22	41.22	-----	72.67	69.33	3.34	74.24	69.25	4.99
Illinois.....	78.16	43.97	34.19	-----	39.75	35.93	3.83	83.68	61.62	22.06	83.47	60.31	23.16
Indiana.....	64.81	44.35	20.46	-----	20.11	24.49	4.61	74.26	58.95	15.31	(²)	(²)	(²)
Iowa.....	82.73	73.87	8.86	-----	39.59	36.36	3.23	99.53	90.90	8.62	81.01	80.37	.64
Kansas.....	61.32	68.63	12.69	-----	36.46	32.96	3.50	83.61	74.57	9.05	86.47	71.65	14.81
Kentucky.....	50.26	50.26	-----	-----	23.88	23.88	-----	52.11	52.11	-----	53.84	53.84	-----
Louisiana.....	71.06	68.93	2.13	-----	23.34	23.12	.22	80.52	78.77	1.75	55.77	52.94	2.83
Maine.....	66.31	53.31	13.00	-----	27.39	25.98	1.42	64.07	58.07	6.00	68.46	58.46	10.00
Maryland.....	62.69	57.44	5.25	-----	29.89	27.67	2.22	65.00	62.70	2.30	65.00	64.36	.64
Massachusetts.....	88.88	66.61	20.27	197.54	48.53	43.62	4.91	111.80	108.66	3.14	134.05	63.68	70.37
Michigan.....	79.09	66.13	12.97	224.46	36.75	35.60	1.15	82.35	72.67	9.68	99.02	79.06	19.97
Minnesota.....	91.82	52.42	39.40	-----	46.49	39.67	6.82	105.10	68.38	36.73	61.53	56.69	4.84
Mississippi.....	34.58	34.58	-----	-----	9.36	9.36	-----	38.44	38.44	-----	34.71	34.71	-----
Missouri.....	60.67	59.75	.92	-----	23.01	22.81	.20	65.00	65.00	-----	62.98	62.11	.87
Montana.....	63.99	63.75	.24	-----	33.54	33.54	-----	72.67	72.67	-----	72.66	72.66	-----
Nebraska.....	75.23	49.79	25.44	-----	30.75	29.71	1.04	92.13	59.24	32.89	74.68	51.49	23.19
Nevada.....	76.12	70.18	5.93	-----	27.22	27.22	-----	100.01	93.97	6.03	(²)	(²)	(²)
New Hampshire.....	62.75	66.01	16.75	-----	41.67	37.47	4.20	86.07	71.57	14.50	96.57	64.57	32.00
New Jersey.....	91.14	55.46	35.68	-----	47.10	47.10	-----	87.34	86.76	.57	94.09	74.67	19.42
New Mexico.....	70.05	59.39	10.66	-----	33.11	30.01	3.10	62.25	58.93	3.32	69.55	59.52	10.03
New York.....	113.90	78.38	35.52	-----	44.61	39.94	4.67	110.62	86.37	24.24	107.05	74.76	32.29
North Carolina.....	44.40	42.12	2.28	-----	19.90	19.39	.51	55.31	53.46	1.85	50.49	47.40	3.09
North Dakota.....	89.41	56.11	33.29	-----	40.68	35.44	5.24	78.05	59.74	18.31	100.15	60.35	39.80
Ohio.....	73.84	64.94	8.90	-----	30.47	30.47	-----	77.65	66.54	11.11	75.09	61.79	13.30
Oklahoma.....	84.91	66.91	18.00	(²)	31.67	31.57	.10	103.39	85.37	18.02	94.89	76.90	17.99
Oregon.....	80.05	51.93	28.13	-----	40.32	38.70	1.61	94.02	75.92	18.10	88.01	68.04	19.98
Pennsylvania.....	66.04	64.25	1.78	-----	30.84	30.29	.55	72.43	70.95	1.48	57.13	54.87	2.26
Puerto Rico.....	8.26	8.26	-----	-----	3.83	3.83	-----	8.23	8.23	-----	8.72	8.72	-----
Rhode Island.....	81.21	66.21	15.00	-----	38.60	33.35	5.25	78.10	67.10	11.00	85.36	70.36	15.00
South Carolina.....	41.17	38.19	2.98	-----	14.73	14.00	.72	47.28	45.18	2.10	45.84	41.83	4.01
South Dakota.....	63.21	63.21	-----	-----	31.10	31.10	-----	60.43	60.43	-----	64.54	64.54	-----
Tennessee.....	42.43	41.23	1.20	-----	18.72	18.43	.30	47.10	46.20	.90	45.62	44.52	1.10
Texas.....	52.94	52.94	-----	-----	17.75	17.75	-----	58.51	58.51	-----	54.42	54.42	-----
Utah.....	77.89	51.92	25.98	-----	39.30	35.28	4.02	88.10	63.10	25.00	84.03	69.79	14.24
Vermont.....	66.89	50.58	16.30	-----	30.68	30.68	-----	63.62	56.27	7.35	63.00	56.02	6.98
Virgin Islands.....	27.01	26.51	.50	-----	16.37	16.21	.16	(²)	(²)	(²)	29.91	28.91	1.00
Virginia.....	50.78	39.77	11.00	-----	23.31	22.68	.63	57.93	51.30	6.62	58.06	48.57	9.19
Washington.....	89.24	57.19	32.05	-----	47.26	42.02	5.24	94.16	72.12	22.04	95.73	66.64	29.09
West Virginia.....	38.85	33.92	4.94	65.24	24.41	23.16	1.25	41.52	38.94	2.58	41.77	37.74	4.03
Wisconsin.....	90.66	38.36	52.30	-----	46.71	39.88	6.83	86.17	51.55	34.62	109.74	42.48	67.25
Wyoming.....	76.12	65.18	10.94	-----	38.81	35.84	2.97	85.19	68.95	16.24	80.84	68.30	12.54

¹ Averages based on cases receiving money payments, vendor payments for medical care, or both. Money payments may also include small amounts for assistance in kind and vendor payments for other than medical care. Figures in italics represent payments made without Federal participation. Averages for general assistance not computed because of difference among States.

In policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

² No program for aid to the permanently and totally disabled.

³ Average payment not computed on base of fewer than 50 recipients.

⁴ Less than 1 cent.

TABLE 19.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, December 1960 ¹

State	Old-age assistance	Medical assistance for the aged	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
Total.....	\$25,502,287	\$2,870,015	\$5,553,200	\$654,946	\$4,577,241	\$8,983,000
Alabama.....	175,039		587	1	225	
Alaska.....	352,846				(²)	⁴ 46,081
Arkansas.....			13,886	9,628	54,253	39,706
California.....	3,406,282		1,069,275	127,102	170,405	103,374
Colorado.....	875,864		26,504	2,848	15,570	99,335
Connecticut.....	307,353		188,142	4,615	76,042	(³)
Delaware.....				1,066		
District of Columbia.....	29,685		1,074		10,607	659
Florida.....	514,545		48,082	12,461	85,316	
Hawaii.....	10,276		34,185	464	11,893	
Idaho.....	104,694			518	5,539	
Illinois.....	2,450,002		580,048	65,274	441,094	⁴ 918,423
Indiana.....	549,126		195,882	25,688	(³)	⁴ 315,029
Iowa.....	299,412		113,533	12,315	341	⁴ 277,843
Kansas.....	355,526		84,418	5,357	62,069	68,611
Louisiana.....	267,148		18,542	4,869	56,774	7,965
Maine.....	151,762		29,025	2,640	21,700	60,708
Maryland.....	50,232		83,019	1,037	4,018	
Massachusetts.....	1,317,414	2,554,205	244,299	6,798	727,614	203,925
Michigan.....	758,237	280,125	110,596	17,376	101,013	276,881
Minnesota.....	1,821,910		242,295	38,415	11,861	267,412
Missouri.....	105,410		19,753		13,549	6,586
Montana.....	1,628			5		⁴ 273,834
Nebraska.....	373,845		11,955	26,579	46,480	⁴ 24,480
Nevada.....	15,456			1,074	(³)	⁴ 138,574
New Hampshire.....	80,903		16,832	3,509	14,048	(³)
New Jersey.....	674,592			543	141,890	266,213
New Mexico.....	117,460			1,194	25,443	21,017
New York.....	2,872,567		1,284,299	92,244	1,186,245	196,218
North Carolina.....	109,529		54,662	9,458	59,313	⁴ 250,602
North Dakota.....	237,604		36,694	1,758	45,929	⁴ 23,299
Ohio.....	793,098		294	39,060	173,085	⁴ 1,071,574
Oklahoma.....	1,598,184	5,869	6,564	33,120	175,716	(³)
Oregon.....	465,871		36,445	4,470	95,843	58,601
Pennsylvania.....	89,539		112,855	26,410	40,603	61,686
Rhode Island.....	101,325		1,441		44,190	⁴ 57,816
South Carolina.....	94,444		26,622	3,580	31,536	14,622
South Dakota.....						⁴ 138,322
Tennessee.....	65,328		24,051	2,449	10,813	
Utah.....	200,290		52,664	4,875	60,245	3,129
Vermont.....	91,888			867	5,904	
Virgin Islands.....	275		136	4	105	195
Virginia.....	160,533		24,647	8,250	60,280	⁴ 16,591
Washington.....	1,535,178		15,960	222,216	207,101	112,953
West Virginia.....	93,508	29,686	98,036	2,582	29,677	⁴ 14,883
Wisconsin.....	1,808,166		240,740	33,064	253,484	223,385
Wyoming.....	35,204		8,177	958	6,547	57,599

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. For State programs not shown, no vendor payments were made during the month or such payments were not reported.

² Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds

and reporting these data semiannually but not on a monthly basis.

³ No program for aid to the permanently and totally disabled.

⁴ Includes payments made in behalf of recipients of the special types of public assistance.

⁵ Data not available.

TABLE 20.—Medical assistance for the aged: Recipients and payments for recipients, by State, December 1960 ¹

State	Number of recipients	Payments for recipients	
		Total amount	Average
Total.....	14,662	\$2,870,015	\$195.75
Massachusetts.....	12,930	² 2,554,205	197.54
Michigan.....	1,248	280,125	224.46
Oklahoma.....	89	5,869	(³)
West Virginia.....	455	29,686	65.24

¹ Figures in italics represent program under State plan not yet approved by the Social Security Administration. All data subject to revision.

² Excludes \$93,486 in money payments not subject to Federal participation.

³ Not computed on base of fewer than 60 recipients.

TABLE 21.—Old-age assistance: Recipients and payments to recipients, by State, December 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1960 in—		December 1959 in—	
				Number	Amount	Number	Amount
Total²	2,332,067	\$161,257,151	\$69.15	³ -0.1	³ +0.3	-2.6	+2.1
Ala.	98,989	5,227,329	52.81	-2	-2	-5	+9.3
Alaska	1,402	41,104	64.98	-3	+6	-4.4	-3.0
Ark.	14,047	562,061	61.37	+2	+1	+4	-5
Calif.	56,052	2,894,953	51.65	(⁴)	-2.0	+5	+7.1
Calif.	254,373	23,836,795	93.67	+1	+1	-1.4	+9.0
Colo.	51,153	5,100,420	99.71	+6	+6	-7	+1.9
Conn.	14,276	1,618,581	113.38	-3	+4.8	-3.0	-1.3
Del.	1,229	62,113	50.54	-1.3	-1.2	-9.0	-6.9
D. C.	3,121	205,757	65.93	-2	+4	-1.0	+2.5
Fla.	69,778	4,019,116	57.60	+3	+2.4	-6	+5.8
Ga.	96,173	4,540,463	47.21	-2	-3	-1.6	-1.7
Guam	84	2,124	25.29	(⁵)	(⁵)	(⁵)	(⁵)
Hawaii	1,483	101,554	68.48	0	+1.0	+1.1	+11.4
Idaho	7,255	532,121	73.35	+7	+7	-1.9	+7.9
Ill.	71,659	5,600,574	78.16	-3	(⁵)	-5.5	+4
Ind.	26,839	1,739,566	64.81	-4	+8	-5.9	-1.9
Iowa	33,803	2,796,550	82.73	-2	+5	-3.6	+8.6
Kans.	28,014	2,278,083	80.26	-3	-1	-3.7	-3
Ky.	55,972	2,812,939	51.26	-2	-2	-1.8	+9.9
La.	125,538	8,920,976	71.06	(⁷)	(⁷)	+6	+8.1
Maine	11,674	774,105	66.31	(⁷)	-1	-2.5	+1.4
Md.	9,508	599,845	62.69	-6	-4	-3	+3.7
Mass.	65,006	5,777,438	88.88	(⁸)	(⁸)	-19.7	-30.5
Mich.	58,865	4,655,846	79.09	-7	-4	-6.7	(⁹)
Minn.	46,241	4,245,690	91.82	-1	-4	-2.8	+2.4
Miss.	80,260	2,775,295	34.58	-1	-2	-3	+15.6
Mont.	114,496	6,946,372	60.67	-3	+5	-3.0	-7
Mont.	6,716	429,790	63.99	-2	-2	-5.3	-5.0
Nebr.	14,685	1,105,508	75.23	-3	+1	-4.4	+2.8
Nev.	2,905	198,284	76.12	+1	+8	-1.6	+6.6
N. H.	4,831	399,776	82.75	+1	-6	-3.2	-3.9
N. J.	18,909	1,723,374	91.14	(¹⁰)	+9	-2	+2.7
N. Mex.	11,018	771,830	70.05	+2	+1	+3.3	+7.4
N. Y.	80,873	9,211,574	113.90	-2	+2.0	-4.0	+2.2
N. C.	49,039	2,132,875	44.40	-3	(¹¹)	-2.8	+1.5
N. Dak.	7,140	636,352	89.41	-2	+2.0	-2.1	+1.1
Ohio	89,142	6,582,343	73.84	-1	-1.9	-3	+4
Okla.	88,783	7,338,432	84.01	-3	-3	-2.2	+15.0
Oreg.	16,563	1,325,914	80.05	-7	-4.4	-4.7	-1.9
Pa.	50,182	3,313,956	66.04	(¹²)	+2.3	-6	-3.5
P. R.	38,701	319,647	8.26	-1	-1	-2.7	-2.1
R. I.	6,755	548,597	81.21	+3	+7	-1.3	+3.3
S. C.	31,696	1,803,843	41.17	-5	+2.4	-4.6	-1.4
S. Dak.	8,642	546,250	63.21	-6	-2	-5.0	-6
Tenn.	54,440	2,309,618	42.43	+1	-1.8	-2.9	-7
Tex.	221,902	11,726,395	52.84	(¹³)	-1	-4	-7
Utah	7,710	600,565	77.89	(¹⁴)	-5	-4.0	+12.6
Vt.	5,636	376,977	66.89	+3	+6.6	-2.3	+13.4
V. I.	547	14,774	27.01	+2	+1	-2.5	+11.8
Va.	14,589	740,790	50.78	+2	+1.5	-3.0	+13.8
Wash.	47,903	4,274,731	89.24	-2	+8	-4.6	-4.3
W. Va.	19,941	735,941	38.85	-3	-3	-5.2	-2
Wis.	34,571	3,134,293	90.66	+2	+3.8	-3.9	+8.4
Wyo.	3,218	244,962	76.12	+1	+2.3	-4.6	+4.1

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Includes 3,758 recipients aged 60-64 in Colorado and payments of \$341,139 to these recipients. Such payments were made without Federal participation.

³ Excludes Massachusetts; data for November incomplete.

⁴ In addition, supplemental payments of \$20,147 from general assistance funds were made to 49 recipients.

⁵ Increase of less than 0.05 percent.

⁶ Percentage change not computed on base of fewer than 100 recipients.

⁷ Decrease of less than 0.05 percent.

TABLE 22.—Aid to the "blind": Recipients and payments to recipients, by State, December 1960¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1960 in—		December 1959 in—	
				Number	Amount	Number	Amount
Total²	107,557	\$7,870,219	\$73.17	(³)	+0.5	-1.4	+1.2
Ala.	1,598	64,789	40.54	+0.1	+7	-2.3	+5.3
Alaska	103	7,511	72.92	-1.9	-1.8	+2.0	+4.0
Ark.	847	61,512	72.62	+7	+8	+8	+1.0
Ark.	2,015	113,143	56.15	-2	+2	-7	+4.6
Calif.	13,619	1,469,472	107.90	+2	+3	-2.9	+1.1
Calif.	288	24,086	83.63	-1.0	+5	-1.4	+6.8
Conn.	305	31,416	103.00	+7	+3.2	+1.7	+5.1
Del.	251	17,607	70.15	-4	+2	-1.6	-4
D. C.	220	15,093	68.33	-5	-3	-0.4	-7.3
Fla.	2,540	157,829	62.14	+5	+4	-4	+3.4
Ga.	3,623	190,053	52.46	+2	+1	+2.4	+2.5
Guam	5	101	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)
Hawaii	78	6,191	79.37	(⁵)	(⁵)	(⁵)	(⁵)
Idaho	155	11,284	72.67	0	-2	-10.9	-7.2
Ill.	2,959	247,003	83.68	-3	+1	-2.9	-4
Ind.	1,874	159,161	74.26	+1.4	+2.7	-3	+4.0
Iowa	1,425	142,124	99.53	-5	+1.0	-1.0	+13.0
Kans.	592	49,500	83.61	-3	-3.6	-2.3	-2.6
Ky.	2,415	125,852	52.11	-4	-3	-18.1	-2.1
La.	2,778	223,692	80.52	+1	+1	+4.3	+10.8
Maine	440	28,189	64.07	-2	-1	-1.8	-8.0
Md.	451	29,314	65.00	-1.3	-1.6	-1.1	-1.3
Mass.	2,162	241,718	111.80	+1.2	+1.2	-1.3	-11.9
Mich.	1,795	147,816	82.35	+3	+1.4	+1.0	+7.1
Minn.	1,046	109,939	105.10	-4	+3.3	-4.6	-2.5
Miss.	6,244	240,015	38.44	-5	-5	-1.3	-1.3
Mo.	5,025	326,625	65.00	-5	-5	-3.3	-3.3
Mont.	330	23,981	72.67	-1.5	-3.1	-10.1	-9.0
Nebr.	808	74,444	92.13	+4	-7	-9.6	-3.9
Nev.	178	17,801	100.01	-6	-3	0	+1.4
N. H.	242	20,826	86.07	-1.2	-2.0	0	+1.4
N. J.	949	82,881	87.34	-6	-5	-7	+6.1
N. Mex.	360	22,410	62.25	+6	+7	-7.0	-9.0
N. Y.	3,805	420,890	110.62	-1	-4.4	-3.6	-4.1
N. C.	5,115	282,920	55.31	+1	+6	0	+3.7
N. Dak.	96	7,493	78.05	(⁶)	(⁶)	(⁶)	(⁶)
Ohio	3,517	273,094	77.65	+2	+7.3	-2.6	+12.4
Okla.	1,838	190,027	103.39	+1	-7	-2.4	+20.7
Oreg.	247	23,222	94.02	-2.8	-3.7	-7.5	+2.1
Pa.	17,865	1,294,015	72.43	+1	+1.8	+1.9	-4
P. R.	1,891	15,555	8.23	+2	+4	+0	+8
R. I.	131	10,231	78.10	+1.6	-2	+14.9	+15.6
S. C.	1,713	80,983	47.28	-4	-3	-1	+8.2
S. Dak.	166	10,031	60.43	-5.1	-2.9	+1.2	+1
Tenn.	2,721	128,170	47.10	-2	-1.0	-3.8	-2.6
Tex.	6,414	375,271	58.51	(⁷)	(⁷)	+9	+1.7
Utah	195	17,180	88.10	-2.0	-1	+5	+20.2
Vt.	118	7,507	63.62	-5.6	-6.1	-12.6	-8.7
V. I.	17	477	(⁸)	(⁸)	(⁸)	(⁸)	(⁸)
Va.	1,247	72,234	57.93	0	+2	+1.6	+10.6
Wash.	724	68,174	94.16	0	+6	-1.5	-5.0
W. Va.	1,000	41,517	41.52	-2	+4	-2.9	-1.8
Wis.	955	82,293	86.17	-1.2	+1.3	-3.9	-3.2
Wyo.	59	5,026	86.19	(⁹)	(⁹)	(⁹)	(⁹)

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$39,802 to 330 recipients; Missouri, \$50,566 to 768 recipients; and Pennsylvania, \$782,969 to 11,433 recipients.

³ Decrease of less than 0.05 percent.

⁴ Average payment not computed on base of fewer than 50 recipients; percentage change, on fewer than 100 recipients.

⁵ Increase of less than 0.05 percent.

TABLE 23.—Aid to dependent children: Recipients and payments to recipients, by State, December 1960¹

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		November 1960 in		December 1959 in—	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	806,341	3,081,124	2,378,191	\$92,603,395	\$114.84	\$30.06	+1.5	+2.4	+4.3	+8.0
Alabama.....	20,908	84,568	66,264	843,572	40.17	9.08	+3	+1.0	-1.7	+0.8
Alaska.....	1,190	4,017	3,008	132,003	110.93	32.86	+2.6	+3.9	+3	+0.8
Arizona.....	7,982	32,065	24,805	942,644	118.10	29.38	+2.3	+2.3	+15.0	+13.1
Arkansas.....	6,981	26,450	20,625	416,803	59.71	15.76	+6.7	+2.7	-1.7	+8
California.....	79,344	283,341	222,435	13,320,443	167.88	47.01	+2.1	+2.7	+11.0	+13.8
Colorado.....	7,664	29,738	23,357	1,020,761	133.19	34.33	+1.2	+1.3	+8.5	+12.8
Connecticut.....	7,776	26,663	19,962	1,325,815	170.50	49.72	+1.2	+8.0	+3.2	+15.2
Delaware.....	1,732	6,675	5,187	151,725	87.60	22.73	+3.1	+15.7	+7.0	+25.5
District of Columbia.....	5,033	22,480	17,828	760,099	151.93	33.81	+1.6	+1.9	+24.0	+25.6
Florida.....	23,485	85,364	67,558	1,445,060	61.33	16.93	+1.1	+2.1	-13.5	-10.8
Georgia.....	15,896	58,758	45,487	1,383,572	87.53	23.55	+2.7	+2.2	+2.2	+1.5
Guam.....	122	684	570	8,714	71.43	12.74	-1	-4	+36.8	+49.9
Hawaii.....	2,445	9,540	7,590	336,685	137.70	35.29	+2.5	+2.2	-1.2	+3.8
Idaho.....	2,271	8,504	6,294	350,502	154.34	41.22	+3.1	+4.1	+16.9	+18.4
Illinois.....	36,521	154,299	119,857	6,130,448	167.86	39.75	+8	+1.6	+6.9	+8.1
Indiana.....	11,492	42,484	32,254	1,236,467	107.40	29.11	+5	+2.2	+2.2	+3.5
Iowa.....	9,477	35,099	26,527	1,389,704	146.64	39.50	+1.2	+4.0	+20.7	+20.7
Kansas.....	6,257	24,103	19,015	878,909	140.64	36.46	+1.8	+1.8	+6.5	+7.8
Kentucky.....	20,550	73,649	55,370	1,758,920	85.59	23.88	+5	+2	+2	+18.5
Louisiana.....	20,968	85,637	66,465	1,998,597	95.32	23.34	+3.8	+3.3	-14.4	-9.3
Maine.....	5,805	20,503	15,160	561,635	96.75	27.39	+7	+5	+1.1	+1.5
Maryland.....	8,858	37,393	29,461	1,117,855	126.20	29.89	+2.9	+3.3	-1.5	+1.7
Massachusetts.....	14,691	49,749	37,332	2,414,593	164.35	48.53	+8	+2.8	+4.4	+8.4
Michigan.....	26,781	96,043	70,755	3,529,486	131.79	36.75	+1.3	+2.9	-1.5	+1.5
Minnesota.....	10,267	35,524	27,721	1,651,400	160.85	46.49	+1.2	+2.0	+6.9	+9.9
Mississippi.....	20,068	78,044	61,265	730,328	36.39	9.36	+4	+4	+4.7	-8.4
Missouri.....	25,785	98,424	74,744	2,264,806	87.83	23.01	+7	+1.1	-4	-4.3
Montana.....	1,908	7,116	5,632	238,674	125.09	33.54	+2.1	+1.9	+2.1	+2.5
Nebraska.....	2,971	11,447	8,804	352,027	118.49	30.75	+2.3	+2.8	+6.7	+10.8
Nevada.....	1,222	4,217	3,315	114,786	93.93	27.22	+3.3	+4.6	+18.9	+20.4
New Hampshire.....	1,032	4,009	3,024	167,049	158.79	41.67	(b)	+7	+2.6	+2.3
New Jersey.....	16,300	57,467	43,683	2,706,867	166.07	47.10	+2.1	+2.6	+27.1	+35.4
New Mexico.....	7,667	30,061	23,155	995,452	129.84	33.11	+6	+7	+8.1	+18.0
New York.....	68,833	274,975	208,641	12,267,875	178.23	44.61	+1.6	+3.1	+6.3	+8.2
North Carolina.....	27,019	107,181	82,882	2,133,023	78.95	19.90	+2.3	+2.5	+3.9	+5.3
North Dakota.....	1,871	7,009	5,468	285,101	153.38	40.68	+1.7	+5.0	+3.9	+8.4
Ohio.....	27,643	110,614	84,589	3,370,359	121.92	30.47	+1.2	+1.6	+13.9	+16.3
Oklahoma.....	18,382	65,653	49,937	2,079,140	113.11	31.67	+8	+4	+6.7	+6.1
Oregon.....	6,224	22,593	17,162	910,908	146.35	40.32	+3.1	+2.4	+12.3	+17.1
Pennsylvania.....	51,817	204,836	156,028	6,316,454	121.90	30.84	+3.7	+5.1	+8.4	+5.8
Puerto Rico.....	57,781	223,014	178,880	854,929	14.80	3.83	+8	+6	+7.7	+4.7
Rhode Island.....	4,603	16,954	12,839	654,398	142.17	38.60	+1.5	+1.3	+7.3	+14.5
South Carolina.....	9,218	36,735	29,075	541,062	58.70	14.73	+6	+2.9	-2.1	-8
South Dakota.....	3,178	11,031	8,321	343,021	107.94	31.10	+1.6	+2.1	+3.7	-2.0
Tennessee.....	21,864	81,261	61,571	1,521,452	69.59	18.72	+1.0	+1.1	+5	+2
Texas.....	18,947	78,819	60,211	1,399,302	73.85	17.75	+7	+1.1	-12.3	-8.4
Utah.....	3,597	13,103	9,829	514,577	143.17	39.30	+3.4	+6.0	+21.9	+21.9
Vermont.....	1,262	4,454	3,338	136,661	108.29	30.68	+1.1	+1.0	+8	+2.2
Virgin Islands.....	274	844	705	13,818	50.43	16.37	0	+4.3	+11.1	+28.4
Virginia.....	9,737	39,383	30,957	917,912	94.27	23.31	+1.2	+1.4	+5.3	+19.2
Washington.....	12,301	42,411	33,078	2,004,227	162.93	47.26	+2.6	+2.7	+13.7	+13.8
West Virginia.....	20,038	78,195	61,076	1,908,917	95.26	24.41	+7	+5	-1.3	-2
Wisconsin.....	9,558	35,260	26,948	1,646,823	172.30	46.71	+1	+2.5	+6.8	+9.6
Wyoming.....	755	2,751	2,103	106,766	141.41	38.81	+4.0	+6.1	+1.7	+6.3

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.² Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Increase of less than 0.05 percent.

RECENT PUBLICATIONS

(Continued from page 23)

GOLDMAN, FRANZ. "Medical Care of the Mentally Impaired in Homes for the Aged." *American Journal of Public Health*, Vol. 50, Nov. 1960, pp. 1687-1694. \$1.25.MOTT, BASIL J. F. *Financing and Operating Rehabilitation Centers and Facilities*. Chicago: National Society for Crippled Children and Adults, Inc., 1960. 154 pp. A study of 10 rehabilitation centers.NEW YORK STATE DEPARTMENT OF SOCIAL WELFARE. *To Prevent and to Restore: A Report on the Rehabilitation Potential of Public Social Services in New York State*. Albany: The Department, 1960. 83 pp.

A report of two special projects.

RODSTEIN, MANUEL, and ZEMAN, FREDERICK D. "The Utilization of General Hospitals by the Population of a Modern Home for the Aged." *American Journal of Public Health*, Vol. 50, Dec. 1960, pp. 1901-1904. \$1.25.

Presents an example of association between hospitals in a metropolitan community and a home for the aged.

TABLE 24.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1960 ¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1959 in—		December 1959 in—	
				Number	Amount	Number	Amount
Total..	373,925	\$25,288,855	\$67.63	+0.4	+1.6	+6.7	+11.2
Ala.....	12,123	447,540	36.92	—6	—3	—2.1	+2.2
Ark.....	7,319	288,891	39.47	—2	—3.1	+2.9	+11.4
Calif.....	10,927	1,038,085	95.05	+3.5	+3.1	+42.8	+47.5
Colo.....	5,964	401,557	70.90	+5	+1.7	+1.5	+6.2
Conn.....	2,246	285,291	127.02	—2	+4.6	+2.2	+1.8
Del.....	390	24,854	65.41	+3.0	+20.5	—8	+5
D.C.....	2,854	215,593	75.54	+2	+2	+7.3	+8.3
Fla.....	9,725	629,022	64.68	+1.0	+3.7	+10.8	+15.2
Ga.....	22,389	1,158,421	51.74	(²)	—1	+9.9	+9.7
Guam.....	50	1,282	22.89	(³)	(³)	(³)	(³)
Hawaii.....	1,010	83,690	82.85	+1	+3	—5.4	+2.2
Idaho.....	1,111	82,480	74.24	+3.0	+3.2	+10.7	+14.6
Ill.....	19,047	1,589,822	83.47	+7	+1.1	+6.3	+8.4
Iowa.....	535	43,341	81.01	+5.1	+3.8	(⁴)	(⁴)
Kans.....	4,191	362,375	86.47	+3	+1.4	—1	+2.0
Ky.....	7,788	419,300	53.84	—2	+1	—1.1	+20.4
La.....	16,549	923,020	55.77	+3	+6	+4.2	+7.7
Maine.....	2,170	148,569	68.46	+4	+4	+6.2	+4.2
Md.....	6,278	408,075	65.00	—1.8	—2.1	+5.2	+5.1
Mass.....	10,340	1,396,082	134.05	—4	+6.3	+2.7	+12.4
Mich.....	5,059	500,967	99.02	+1.2	+3.4	+13.1	+10.6
Minn.....	2,450	150,750	61.53	—5	—4	+6.6	+7.3
Miss.....	12,509	434,202	34.71	+2	+3	+19.4	+37.4
Mo.....	15,489	975,500	62.98	+6	+1.4	—2	+2.6
Mont.....	1,253	91,041	72.66	—2	—5	—10.0	—9.3
Nebr.....	2,004	149,956	74.68	+1.0	+2.9	+17.1	+18.4
N. H.....	439	42,394	96.57	+1.6	+2	+6.0	+5.8
N. J.....	7,305	687,324	94.09	—1	—3	+15.1	+14.7
N. Mex.....	2,537	176,446	69.55	+1.0	+1.4	+6.5	+11.8
N. Y.....	36,550	3,912,681	107.05	+2	+1.2	—9	+1.6
N. C.....	19,195	969,104	50.49	+1	+3	+5.6	+13.7
N. Dak.....	1,154	115,571	100.15	+8	+9.9	+2.2	+8
Ohio.....	13,015	977,323	75.09	+1.3	+4.1	+13.5	+18.6
Okla.....	9,768	926,900	94.59	+7	+3	+6.8	+25.0
Oreg.....	4,798	422,285	88.01	—1.8	—5.1	—4	+3.1
Pa.....	17,946	1,025,258	57.13	+6	+3.9	+7.6	+2.0
P. R.....	22,331	194,643	8.72	+2	+2	+6	+5
R. I.....	2,946	251,475	85.36	+1.4	+4	+7.2	+11.0
S. C.....	7,823	358,610	45.84	+1	+4.4	+2.0	+7.9
S. Dak.....	1,122	73,060	64.54	—6	—3	+4	+4.0
Tenn.....	9,830	448,409	45.62	+8	—3	+15.1	+17.7
Tex.....	6,915	376,267	54.42	+1.2	+1.1	+19.5	+20.1
Utah.....	2,485	208,315	84.03	+1.8	+6	+9.3	+24.0
Vt.....	846	53,294	63.00	—1.1	—2.3	—1.6	+2.9
V. I.....	105	3,141	29.91	—9	—1.9	—1.9	+14.6
Va.....	6,557	380,723	58.06	—5	+1.0	+7.0	+27.1
Wash.....	7,119	681,490	95.73	+1.0	+2.2	+10.1	+1.0
W. Va.....	7,372	307,931	41.77	+1	+2	+2.5	+6.9
Wis.....	3,766	413,608	109.74	+2.8	+10.7	+71.8	+86.0
Wyo.....	522	42,197	80.84	—1.3	—7.1	—2.1	+11.9

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Increase of less than 0.05 percent.

³ Percentage change not computed on base of fewer than 100 recipients.

⁴ Program initiated January 1, 1960.

TABLE 25.—General assistance: Cases and payments to cases, by State, December 1960 ¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1959 in—		December 1959 in—	
				Number	Amount	Number	Amount
Total ²	431,000	\$30,820,000	\$71.50	+11.9	+14.6	+7.8	+11.0
Ala.....	72	946	13.14	(³)	(³)	(³)	(³)
Alaska.....	247	18,219	73.76	+14.9	+25.4	+2.1	+10.8
Ariz.....	3,690	180,989	49.05	+4.2	+3.5	+16.9	+24.9
Ark.....	490	7,394	15.40	+40.8	+55.2	+27.0	+26.9
Calif.....	40,511	2,447,876	60.42	+10.9	+8.4	+16.5	+18.1
Colo.....	2,083	105,710	50.75	+38.5	+46.8	+29.8	+28.8
Conn.....	5,048	377,560	74.84	+8.6	+9.9	+8.4	+6.8
Del.....	1,807	113,972	63.07	+13.6	+11.1	+5.9	+6.5
D.C.....	1,468	108,688	74.04	+3.1	+3.7	+1	+1.8
Fla. ⁴	9,700	359,000					
Ga.....	3,050	83,785	27.47	+23.2	+13.1	+11.9	+23.3
Guam.....	2	35	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
Hawaii.....	1,006	77,339	76.88	+2.7	+7.5	—12.1	—7.6
Ill.....	46,601	4,924,265	105.28	+11.8	+13.2	+5.6	+13.7
Ind. ⁶	22,192	833,407	37.55	+14.6	+13.8	+10.8	+18.6
Iowa.....	4,527	178,342	39.40	+15.4	+17.9	+8.1	+9.2
Kans.....	2,940	203,690	69.28	+16.6	+21.0	+29.1	+35.8
Ky.....	2,499	87,183	34.89	+7.8	+5.0	+15.7	+34.1
La.....	8,298	419,748	50.58	+1.0	+1.0	+4.6	—1.5
Maine.....	2,641	122,294	46.31	+21.6	+43.6	+8.1	+1.3
Md.....	3,339	218,470	65.43	+11.2	+12.5	+10.0	+11.8
Mass.....	8,335	614,417	73.72	+8.6	+12.6	—2.0	—7.0
Mich.....	35,082	3,487,652	99.41	+15.3	+18.4	+3.5	+1.2
Minn.....	9,749	787,484	80.78	+17.3	+20.4	+8.4	+18.3
Miss.....	1,029	15,224	14.79	+1.0	+1.7	+8.7	+10.3
Mo.....	9,009	512,786	56.92	+3.6	+4.1	+5.6	+9
Mont.....	1,730	70,706	40.87	+37.4	+31.9	+66.1	+81.9
Nebr.....	1,345	70,602	52.49	+19.9	+20.8	+22.7	+33.6
Nev.....	342	15,547	45.46	+4.6	+9.5	+8.2	+69.8
N. H.....	1,065	66,092	62.06	+23.8	+39.8	+12.8	+35.6
N. J. ⁷	9,811	1,085,047	110.59	+20.7	+19.6	+1.5	+9.3
N. Mex.....	762	32,453	42.59	+8.2	+7.2	+35.6	+37.5
N. Y.....	37,253	3,707,790	99.53	+10.7	+12.1	+1.4	+5.2
N. C.....	2,615	65,796	25.16	+19.7	+7.7	+26.3	+30.4
N. Dak.....	661	34,801	52.65	+48.9	+65.6	—1.2	—7.3
Ohio.....	41,474	3,200,012	77.16	+14.6	+18.2	+17.6	+28.3
Okla.....	8,251	107,731	13.06	+5.6	+7.1	+14.6	+2
Oreg.....	5,032	309,103	61.43	+28.2	+48.3	+50.8	+53.0
Pa.....	45,840	3,460,125	75.48	+10.7	+12.7	+8.1	+16.7
P. R.....	1,385	10,081	7.28	—8.4	—5.4	+15.4	+15.1
R. I.....	3,184	230,942	72.53	+19.5	+18.0	+4.2	+4.7
S. C.....	1,751	53,111	30.33	+6.1	+1.7	+31.8	+28.8
S. Dak.....	310	10,067	32.47	+29.7	+28.4	+25.1	+29.2
Tenn.....	2,238	41,991	18.76	+7.4	+22.1	+2.4	+23.4
Tex. ⁸	8,600	245,000					
Utah.....	2,121	159,720	75.30	+15.7	+16.4	+16.0	+27.0
Vt.....	1,200	48,000	27.29	+3.9	+5.5	+5.9	+24.0
V. I.....	107	2,920					
Va.....	1,970	81,318	41.28	+5.2	+3.8	+4.1	+3.7
Wash.....	13,869	1,125,614	81.16	+14.3	+23.4	+11.4	+14.2
W. Va.....	2,517	76,807	30.52	+5.1	+6.6	+2.9	+1.0
Wis.....	9,063	773,699	85.37	+15.8	+14.5	+12.5	+16.5
Wyo.....	605	44,625	73.76	+20.8	+28.5	+17.0	+42.4

¹ For definition of terms see the *Bulletin*, October 1957, p. 18. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services. Excludes Idaho; data not available.

³ Average payment not computed on base of fewer than 50 cases; percentage change, on fewer than 100 cases.

⁴ About 9 percent of this total is estimated.

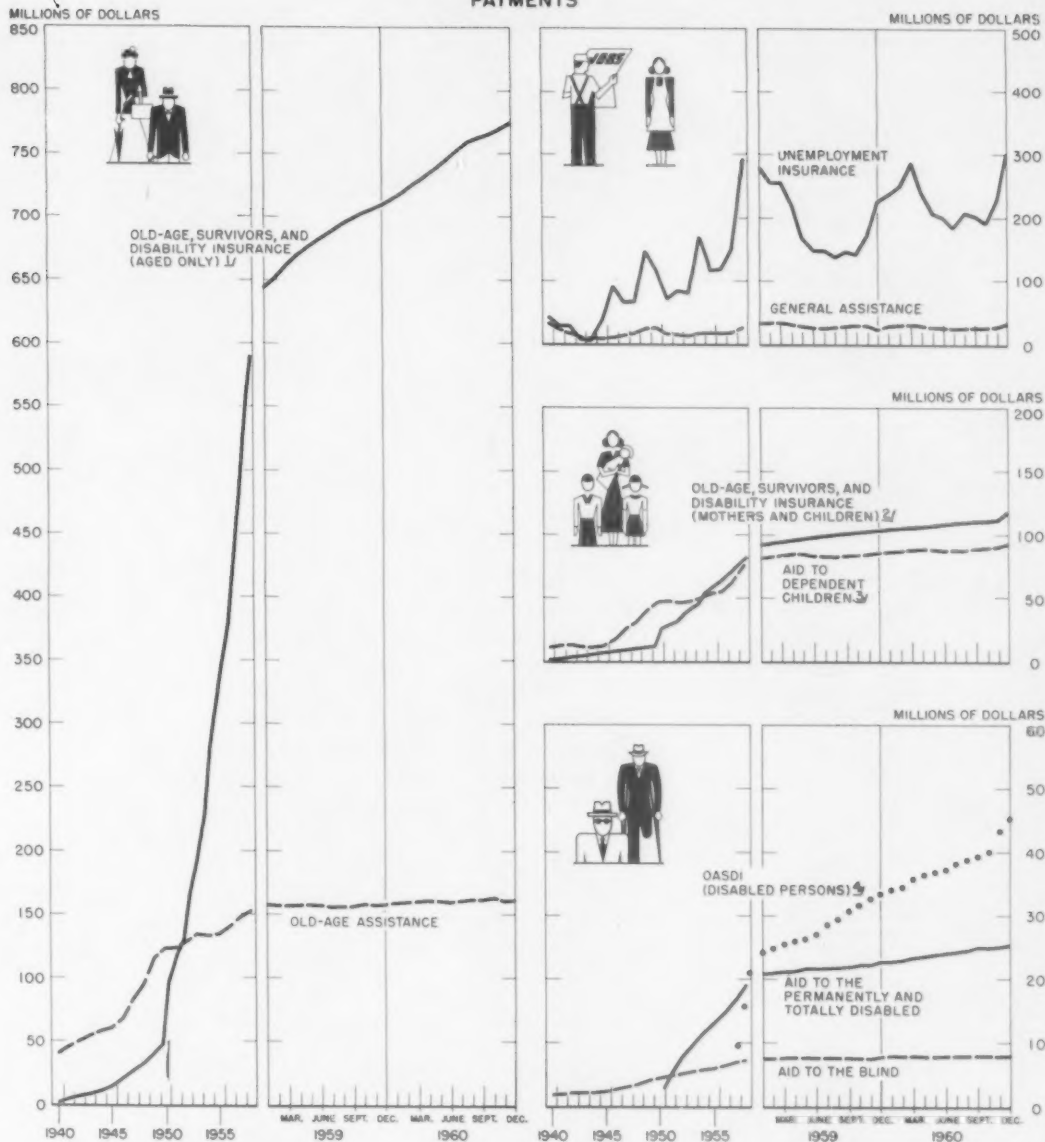
⁵ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁶ Includes cases receiving medical care only.

⁷ Estimated on basis of reports from sample of local jurisdictions.

Social Security Operations*

PAYMENTS



*Old-age, survivors, and disability insurance: benefits paid during month (current-payment status); annual data represent average monthly total. Public assistance: payments during month under all State programs; annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

¹ Receiving old-age, wife's or husband's, widow's or widower's,

or parent's benefits.

² Receiving mother's benefit, wife's benefit payable to young wives with child beneficiaries in their care, or child's benefit payable to children under age 18.

³ Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

⁴ Disabled workers aged 50-64 or disabled dependent children aged 18 or over of retired, disabled, or deceased workers.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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